

✓
App. F. IX-4

Previous References

1929:30 .
(C.S.)

File No. 96-29

Serial Nos. 1-2

Later References

p. 67 (E)

General and Revenue Secretariat.

Serial Nos. None

Part B for A p. 20

SUBJECT

Certain Concessions to Cooperative Grain-banks

W. 11137-5481.5-4.30

To

Regt of Coop. Societies

Comptroller of Food

By Commr of St

Presidents of St St

Passes orders re

4
subvair

9

Serial No.

1

3926 d 24/1/30 from the Reg Co.
Refers to fo. No D12691-12700/C 58-28-4 d
81.5-29. Calling for a report on the Working
of Cooperative ~~Bank~~ Grain Banks and
submits the report called for pointing out
why the Banks are not working as satisfactorily
as could be desired.

Subd.

The ~~main~~ main wants of these Societies
~~is~~ said to be too good granaries & to
meet it the Registrar proposes the grant
of the following concessions -

1. Free grant of suitable sites in the Village
for the Construction of the granaries
2. Grant from Govt of a moiety of Cost not
exceeding Rs 1000 in any case for their
Construction. With a view to enable
the Registrar to make these grants he
requests that a recurring ^{annual} grant of
Rs 5000 may be placed at his disposal
The Recurring grant is a question of
finance.

Tab 

9/2

(1) The sites may be given whenever available.

(2) As regards the money required, this may, perhaps,

be considered as budget item

Key of

NOTE:-Contn. sheet.

WD 066-GPB-30,000-26-7-29

cc
10/2/30

3rd Member

(1) 4/5

(2) may be considered by
memorandum

RF

20.12.30

22 230

General and Revenue
Secretariat.

Cs File No.: 96

of 1929.

H.H.S.
App. F. III-2]Serial
No.

Subd with draft

Dec - 15
27/2

With regard to the grant of the aid, is it
not necessary to consult the L.S.G. Branch
before issuing order?

cc
7.8.30.

Subd. The order ^{proposed} appears to be permissive & does
not seem imperative - The M.C. have the
option to grant or refuse - If appd the L.S.
Branch will be consulted also.

L.S.

7/3

For favour of opinion
L.S.G. Br)

cc
11.3.30

Under Rule 21 of the R.D.
Regulation it is optional with
the Panchayat to provide funds or
grant help to the M.C. connected
with cooperation in the area -

They may not be compelled to contribute
but or give rates free for this

Subd for order
Des L.S.G.

20
18/3.

18/3

Perhaps the Rev. Commr. may be
consulted on this point before the G.O.
issues

cc
18/3

cc
17/3/30

NOTE—Contn. sheet.

Serial
No.

There seems to be no need to consult
the Rev. Commr.

The grant of a free site is a matter
to be left to the local bodies with whom
the authority rests - Village Panchayats
or the Councils. It is not desirable
to lay on them any duty to make such
a grant - and it cannot be done
except by legislation. Where a free
bank wants such a concession, it is
hardly likely to ask for it in vain.

In regard to the other point -
I think the Regt. may be authorised to
give a grant - in - and not exceeding
one half of the cost of a primary, &
not exceeding Rs 250 in each case
in deserving cases. There is precedent
for this concession.

A sum of Rs 1000 may be provided
for the purpose for one year - the
concession being 50% for one year to
see what effect it has on primary banks.

3rd Member

Mungh 9th Feb 24

KR

22 3 30

Am
24/3

I have no obj.

I agree

28/3/24

to file

KR

28 3 30

u
29/3

dis

may this draft in the file

WD 066-GPB-30,000-26-7-29

See

29/3

NOTE—Contn. sheet.

9397
28/3

23464
25/3/20

12475-3 and
26/3
EST BRANCH

Serial
No.

Revised dft. for approval

Leg 5)

1/4

2.

D 11137-54/ dated 5/4/30. 2/4

To The Registrar C.S.
" Comptroller & for
" presidents of Dist Bd.
" D-C's of Dist.

Authorises the Registrar to give a grant in aid for the
Construction of granaries by ~~Agri~~ Grain Banks,
of a sum not exceeding one half the cost of a granary
subject to a maximum of Rs. 250/- in each case, the
concession being sanctioned for 1 year from 1-7-30.
in the 1st instance.

B
12/4
12

REPORT
ON
CO-OPERATIVE SOCIETIES IN MYSORE
FOR THE YEAR 1927-28

WITH THE GOVERNMENT REVIEW THEREON



BANGALORE:
PRINTED AT THE GOVERNMENT PRESS
1929

Government of His Highness the Maharaja of Mysore.

GENERAL AND REVENUE DEPARTMENTS.

G. O. No. D. 12691-12700—C. S. 58-28-4, dated 31st May 1929.

Report on the working of the Co-operative Societies in Mysore.

Reviews the ——— for the year 1927-28.

READ—

Letter No. 2659—C. S., dated the 20th November 1928, from the Registrar of Co-operative Societies in Mysore, submitting a report on the working of the Co-operative Societies in the State for the year ended 30th June 1928.

ORDER NO. D. 12691-12700— C. S. 58-28-4, DATED 31ST MAY 1929.

Recorded.

2. Mr. K. H. Ramayya, continued to be in charge of the Department throughout

1. Mr. R. Ramachandra Rao Bhombore, B.A.,
from Bangalore Division to Shimoga.
2. „ P. A. Krishnaswamy Iyer, B.A.,
from Shimoga to Tumkur.
3. „ K. Subba Rao, B.A., LL.B.,
from Mysore to Bangalore Division.
4. „ D. Venkate Urs, B.A.,
from Tumkur to Mysore Division.

the year, except for a very short period from the 3rd to 12th January 1928, when he was absent on privilege leave, and the Assistant Registrar Mr. K. Subba Rao, was in charge of the Registrar's duties in addition to his own. There was no change in personnel of Assistant Registrars; the marginally noted

transfers were effected about the middle of the year under review in the interests of public service.

3. The scheme of Honorary Organisers was continued during the year, there being seven organisers in all for the whole State, including Mr. D. Kongadiappa who is an additional organiser for the Bangalore District, for the development of Depressed Classes Societies in the District. There were 23 Honorary Supervisors working at the end of the year.

4. The number of Co-operative Societies in the State rose from 1748 to 1866, the number of members from 98,933 to 1,07,223 and the working capital from 112 lakhs to 131 lakhs. Government are glad to learn that during the year a large number of rural credit societies helped in the supply of improved agricultural implements, seeds and manures recommended by the Agricultural Department, resulting in increased sales of these materials and that the Apex Bank readily financed these societies for the purpose at a cheap rate of interest. The question of organising co-operative finance for cardamom growers requires early consideration, and Government trust that some material progress will be made in the course of this year.

5. Government watch with interest the experiment being tried at Ramohalli in the Bangalore Taluk to grant "Produce" loans to Agriculturists through Local Co-operative Societies in order to help them to wait for a better market for their produce, and trust that the experiment will meet with success as anticipated by the Registrar. They are also pleased to note that special societies were started for the benefit of the labourers of the Bangalore Mills and that sericultural, house building, and hand loom weaving co-operation received great impetus during the year. Particular attention was also given to the improvement of the condition of the depressed classes by means of propaganda work, by the starting of special co-operative societies

No. D. 12691-12700—C. S. 58-28-4, DATED 31ST MAY 1929.

exclusively for their benefit, and providing such societies with working capital in the initial stages, both by means of advances from Government and loans from the Apex Bank.

6. It is also reported that further progress was made in the development of the Gottigere Adikarnataka Colony, and Government trust that this interesting experiment will pave the way for the establishment of similar colonies elsewhere in the near future.

7. The total transactions of all the Societies during the year amounted to Rs. 43,004,931 as against Rs. 35,810,958 during the last year, yielding a net profit of Rs. 4,87,674 as against Rs. 4,59,177 in the previous year. The total Reserve Fund has increased from Rs. 1,756,803 last year to Rs. 1,830,493 in 1927-28. The real increase is greater than these figures would indicate; for, last year's figure included other funds, such as, building fund, rebate fund, etc., which have since been separated out. Such other funds amounted to Rs. 87,186 in 1927-28.

8. Government regret to notice that the large proportion of overdue loans to the total outstanding has become quite a feature of the working of the Societies, and is showing a tendency to increase. In the year under report, overdue loans accounted for Rs. 11.90 lakhs, out of a total outstanding of Rs. 32.68 lakhs in Agricultural Societies and Rs. 12.38 lakhs out of a total of Rs. 46.42 lakhs in Non-Agricultural Societies. This is a matter for serious concern, as want of punctuality indicates that the movement has not inculcated thrift and business habits. Special efforts should be made to impress the importance of a faithful fulfilment of business engagements, in order that co-operation might not suffer in a very essential part of its educative mission.

9. The foundation stone for the new building for the Apex Bank was laid by His Highness the Yuvaraja of Mysore in February 1928.

10. This Bank made rapid progress during the year. The total transactions increased from about 34 lakhs in 1926-27 to nearly 58 lakhs in the year under report. Though Government placed funds at its disposal for financing at a low rate of interest rural societies for the purchase of agricultural implements, seeds and manures and house building societies, yet the Bank without drawing upon these resources, made its own funds available for achieving the objects of Government. The popularity of the Bank is also shown by the large increase in deposits necessitating a reduction in the rates of interest allowed. Government desire to congratulate the Bank on its progress and the co-operative spirit displayed by it and wish it continued prosperity and an enlarged sphere of usefulness.

11. The Central Co-operative Bank, Bangalore, also showed good progress, it having for the first time, extended its benefits to individual shareholders in the Chitaldrug, Shimoga and Kadir Districts. With all that, however, it was not able fully to utilise the capital at its disposal and a sum of 3½ lakhs was locked up as fixed deposit in the Mysore Bank. Government hope that this Bank will also further widen its sphere of action and extend the benefits of co-operation to a much larger circle of the raiyat population. Government regret to note that the District Central Banks have not succeeded very appreciably in tapping local capital for financing rural societies. The Registrar is requested to see what improvements, whether of management or of organisation, are necessary to make them fulfil their purpose better. It is heartening to be assured that credit and non-credit agricultural societies are showing good progress, as also the non-agricultural co-operative societies. Of the latter the Weavers Co-operative Societies, whose progress is reported to be not very encouraging require special attention in order to ameliorate the condition of the weavers. It has been suggested that this object could be more easily secured by enlisting the sympathy and co-operation of the merchants who at present finance small weavers, and by interesting them in improved methods and new patterns. This suggestion deserves a trial in selected places, in consultation with the Industries and Commerce Department. More attention should also be paid to develop the Sericultural Co-operative Societies. The Registrar says that more staff is necessary to advise these Societies in the technique of the industry. He may submit suitable proposals in consultation with the Director of Industries and Commerce for the consideration of Government. It is also reported that the working of the non-credit artisan societies is not encouraging but Government would like to have more information about them and to know in what respects they could be helped.

No. D. 12691-12700—C. S. 58-28-4, DATED 31ST MAY 1929.

12. As regards grain banks, the Registrar is requested once again to submit concrete proposals for the help which he thinks they need from Government. There were only 55 such banks working during the year as against 56 last year. While reviewing the report of the Department for 1926-27, the Registrar was requested to investigate the causes for the decline of these banks and to suggest remedial action. His report is still due and Government await it with interest.

13. Government are glad to note the progress made in the various activities for the amelioration of the Depressed Classes and trust that this important work will continue to receive earnest attention.

14. There was a further decline in the number of suits for adjudication during the year. Out of 1943 suits entertained and 892 suits pending disposal at the beginning of the year, 2143 suits were disposed of during the year leaving a balance of 692 suits pending at the close of the year. Permission was also freely granted to Societies to seek immediate relief in the Civil Courts as against defaulters. Out of a total of 6265 decrees for execution only 1584 were executed during the year leaving a balance of 4711 decrees still to be executed. This is unsatisfactory and it should be possible to reduce pendency in this important branch of work very early. A report as to what progress is made in this direction should be submitted on the 1st July next for the orders of Government.

15. The fourteenth Mysore Provincial Conference was held at Mysore under the Presidency of Rajamantrapravina Mr. C. S. Balasundaram Iyer, Member of Council.

16. Government are pleased to note that the Department has done good work during the year under the direction of the Registrar Mr. K. H. Ramayya. There is however a very vast field before it as only 8.9 per cent of the population has till now been touched by the movement. Government trust that efforts will be made to extend the benefits of co-operation in parts of the State, especially the malnad where it has so far made little headway.

N. RAMA RAO,
*Secretary to Government,
Development Departments.*

To—The Registrar of Co-operative Societies in Mysore.
The Revenue Commissioner in Mysore.
The Deputy Commissioners of Districts.

Exd.—P. S. R. N.

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No. 2659.—C. S.

OFFICE OF THE REGISTRAR OF
CO-OPERATIVE SOCIETIES IN MYSORE,
Dated Bangalore, 20th—21st November 1928.

FROM

K. H. RAMAYYA, Esq., B.A., BAR-AT-LAW,
Registrar of Co-operative Societies in Mysore, Bangalore.

TO

N. RAMA RAO, Esq., B.A., B.L.,
*Secretary to the Government of Mysore,
Development Departments, Bangalore.*

SIR,

I have the honour to submit the following report on the working of Co-operative Societies in Mysore for the year ending with 30th June 1928.

I. ADMINISTRATION AND TOURS.

2. I continued to be in charge of the Department throughout the year. I was on privilege leave from 3rd January 1928 to 12th January 1928 during which period Mr. K. Subba Rao, B.A., LL.B., Assistant Registrar of Co-operative Societies, Bangalore Division, was placed in charge of the current duties of the Registrar in addition to his own.

3. There was no change in the personnel of the Assistant Registrars, but about the middle of the year the following transfers of Assistant Registrars were ordered in the interests of work :—

1. Mr. R. Ramachandra Rao Bhombore, B.A. From Bangalore Division to Shimoga Division.
2. Mr. P. A. Krishnaswamy Iyer, B.A. „ Shimoga Division to Tumkur Division.
3. Mr. K. Subba Rao, B.A., LL.B. „ Mysore Division to Bangalore Division.
4. Mr. M. D. Venkate Urs, B.A. „ Tumkur Division to Mysore Division.

4. Mr. M. D. Venkate Urs, Assistant Registrar of Co-operative Societies, was on combined leave from the beginning of the year upto 14th October 1927, during which period Mr. T. Venkataramanayya, B.A., Sub-Assistant Registrar, acted for him. Mr. Ramachandra Rao Bhombore, B.A., Assistant Registrar of Co-operative Societies, Shimoga Division, was on privilege leave from 16th April 1928 to 2nd May 1928 during which period I looked after his duties in addition to my own. Mr. P. A. Krishnaswamy Iyer, B.A., Assistant Registrar of Co-operative Societies, Tumkur Division, was on privilege leave for 9 days from the 22nd May 1928 to 30th May 1928 during which period I looked after the duties of the Assistant Registrar, Tumkur Division.

5. Messrs. T. Venkataramanayya, B.A., and D. Krishna Rao, B.A., continued to be Sub-Assistant Registrars. Mr. Krishna Rao was my Personal Assistant upto 15th December 1927 when he was placed in charge of Development work. Since then, Mr. T. Venkataramanayya has been my Personal Assistant.

6. There was no change in the strength of the subordinate staff of the department. There were 30 Inspectors, in charge of 30 Co-operative Circles as per Appendix A, and 25 Clerks as during the previous year. Each Co-operative Circle consists of 62 societies on an average. Of the 25 Clerks, 9 were employed in the Registrar's Office and 16 in the 4 Divisional Offices at 4 per office.

7. The temporary Establishment of 4 Assistant Inspectors of Co-operative Societies for carrying on intensive Co-operative work among the Depressed Classes in select centres and of the Magic Lantern Operator for propaganda work, sanctioned by Government during the previous year, was continued during the current year also.

8. *Honorary Organizers of Co-operative Societies.*—The scheme of Honorary Organizers was continued during the year and the following gentlemen were Honorary Organizers :—

1.	Mr. S. Narayana Rao	..	..	Bangalore District.
2.	„ O. Seethapathi Rao	..	..	Do do
3.	„ S. Venkatesiah, B.A., B.L.	..	..	Hassan do
4.	„ A. Ananthiah, B.A.	..	..	Shimoga do
5.	„ S. Siddalingadevaru	..	..	Mysore do
6.	„ T. Krishna Rao	..	..	Do do
7.	„ D. Kongadiappa	..	..	Bangalore District for the development of Depressed Classes Societies.

9. *Honorary Supervisors of Co-operative Societies.*—There were 23 Honorary Supervisors working at the end of the year as per statement given in Appendix B.

10. *Tours.*—I was on tour for 105 days and inspected 127 Societies. The following statement shows the touring and inspection work done by my Assistants :—

Sl. Number	Officer	Number of days toured	Number of Co-operative Societies inspected
1	Assistant Registrar, Bangalore Division	178	227
2	Do Mysore do	146	157
3	Do Tumkur do	169	124
4	Do Shimoga do	152	151
5	Sub-Assistant Registrar, Development Work	133	113
6	Personal Assistant to the Registrar	18	16

11. The Inspectors toured on an average for 209 days in the year and inspected all the Societies in their respective charges. The Honorary Supervisors kept to an average tour of 90 days per annum and in the course of their tours, besides doing propaganda work, assisted the rural societies in their routine work.

12. The total cost incurred by Government for the administration of the Department amounted during the year to Rs. 1,20,458-6-10 as against Rs. 1,19,267 during the previous year. This works to '92 per cent of the total working capital brought within the movement and to '027 per cent of the total transactions during the year. Per head of membership the Government cost comes to Re. 1-2-0. The societies themselves spent out of their income Rs. 1,54,620 for their proper and efficient management.

II. SUMMARY OF GENERAL PROGRESS.

13. The seasonal conditions in the State during the year except in the Districts of Kolar, Tumkur and Chitaldrug, were, on the whole, not unsatisfactory, in spite of the uneven rainfall and partial failure of some of the important crops, such as, ragi and paddy in some localities. Some distress was felt in parts of Kolar and Chitaldrug Districts for drinking water. In the Malnad, the areca and coffee crops were below the average. In spite of these natural disadvantages and the high cost of living, it is indeed satisfactory that the movement has made fair progress during the year. The number of societies of all kinds rose from 1,748 to 1,876, membership from 98,933 to 107,223 and working capital from 112 lakhs to 131 lakhs. The Apex Bank made rapid progress, and its resources increased from 12 lakhs to 19.6 lakhs.

14. During the year, a larger number of Rural Credit Societies undertook the work relating to the supply of improved Agricultural implements, seeds and manures recommended by the Agricultural Department, and the sales in this direction went up from Rs. 24,000 to Rs. 30,000. The Apex Bank readily financed a good number of rural societies for this purpose at 5 per cent interest. This is a sure indication that the villagers are appreciating the advantages of adopting improved methods of cultivation. The possibilities of enabling the cardamom growers to withhold the crops from the market till they can obtain reasonable prices, by giving them the required financial assistance for cultivation and other expenses, were further investi-

gated, and a loan of Rs. 30,600 was sanctioned by the Apex Bank to the Achenahalli Cardamom Growers' Co-operative Society. A similar society has since been organized in the Mudgere Taluk.

15. In order to enable the agriculturists to wait for a better market for the sale of the produce grown by them, the system of granting produce loans was tried in the Ramohalli Society in the Bangalore Taluk with the help of a loan from the Apex Bank. If the experiment proves successful as it should, the scheme will be introduced in other well-established rural societies.

16. In spite of the unfavourable circumstances that the silk industry had to undergo during the year, there was an appreciable improvement in Sericultural Co-operation work. House-Building Co-operation received greater attention, and societies were started in some of the important District and Taluk Head-quarter places. The Apex Bank, with its usual readiness, granted the necessary financial aid to these societies. The creation of facilities for the development of hand-loom weaving through the instrumentality of special societies for weavers was carefully considered by the Department with the help of the Development Board, and much propaganda work among the weavers in select centres was carried on by means of Magic Lantern lectures. The development and overhauling of the existing Weavers' Societies so as to make them really useful to the weavers received particular attention. The labourers of some of the Mills in Bangalore were brought within the Co-operative fold by the organization of special societies for their benefit.

17. The spread of Co-operation among the Adikarnatakas, Adidravidas, Lambanias and other depressed class people received, during the year, the earnest attention of the department. Intensive propaganda work among them was undertaken by means of lectures on Co-operation, Temperance, Common Diseases, Sanitation, Cleanliness, Social Hygiene, etc., supported by instructive and interesting Magic Lantern exhibitions. Select slides on Co-operation have been got locally made to suit local conditions. As many as 52 Societies exclusively for their benefit were organized during the year. Working Capital in the initial stages was provided for them by means of advances from Government and loans from the Apex Bank. Special attention was paid to the development of the Gottigere Adikarnataka Co-operative Colony Society about which reference was made in the last year's report, and the success achieved so far indicates that there is much scope for useful action in this direction for the amelioration of the Depressed Class people.

18. The Co-operative Propagandist Institute continued to be the only non-official body in the State which has undertaken the work relating to Co-operative Propaganda and Training. As during the last year, the Branch Institute at Mysore conducted 2 training classes for the benefit of Secretaries and Office-bearers of rural Co-operative Societies.

19. With a view to rouse the interest of the people in the activities of the Department, a co-operative stall was arranged in the All-India Industrial and Agricultural Exhibition held at Mysore during the Dasara of 1927. The stall contained not only the articles produced by some Industrial and Agricultural Societies, but it attracted special attention on account of the posters and charts showing the progress of the Movement. A certificate was granted to the Co-operative Stall for the excellence of the charts and posters.

20. In addition to the Annual Provincial Co-operative Conference, some independent Taluk Co-operative Conferences were also organised besides the Co-operative sections in the regular District and Taluk Economic Conferences. There can be no denial that these Conferences greatly stimulated interest in Co-operation not only amongst members of societies but also among those who are outside the Movement. One satisfactory feature of these Conferences was the keen interest evinced and the intelligent part taken by members of rural societies in the discussion. That the Movement has gained both in strength and public confidence can be seen from the regular increase of deposits held by the societies year by year, in spite of the reduction in the rates of interest allowed on them. It is encouraging to note that the people have realised that Co-operation is the common platform on which all communities without distinction of caste, colour or creed can join hands

and work for the economic regeneration of the country and the social uplift of the masses. It is a happy sign and augurs well for the future of the movement that the rural societies are interesting themselves in the maintenance of small Free Reading Rooms and Libraries, in the advancement of education, in village improvement work and in the provision of amenities of village life.

21. The following comparative statements give a general idea of the progress of the Movement during the year :—

STATEMENT I.

Societies classified as Central, Agricultural and Non-Agricultural

Class	No. of Societies on		No. of members on		Working capital on	
	30-6-1927	30-6-1928	30-6-1927	30-6-1928	30-6-1927	30-6-1928
Central ..	17	17	2,383	2,493	Rs. 31,18,531	Rs. 37,72,751
Agricultural ..	1,416	1,502	53,707	57,718	30,08,609	34,56,674
Non-Agricultural ..	315	347	42,843	47,007	51,11,797	58,73,797
Total ..	1,748	1,866	98,933	1,07,223	112,38,937	131,03,222

STATEMENT II.

Statement showing the general position of the Movement during the past two years.

Year	No. of Societies	Number of members	Working capital	Total turnover	Net profits	Reserve funds
			In lakhs of Rs.	In lakhs of Rs.	In lakhs of Rs.	In lakhs of Rs.
1926-27 ..	1,748	98,933	112.39	358.11	4.59	17.57
1927-28 ...	1,866	107,223	131.03	430.05	4.88	19.12

22. Number of Societies (all classes):—There were 1,748 Societies at the beginning of the year. One hundred and sixty-two societies were newly registered during the year and the registration of 43 societies was cancelled. One Agricultural Sale Society was amalgamated with the local Credit Society. There were thus 1,866 Societies at the close of the year.

23. The following comparative statement shows Districtwise, the number of societies and their membership at the end of the years 1926-27 and 1927-28 :—

STATEMENT.

District	Number of Societies on		Increase during the year 1927-28	Number of members on		Increase during the year 1927-28	Average membership per society on	
	30-6-1927	30-6-1928		30-6-1927	30-6-1928		30-6-1927	30-6-1928
Bangalore ...	334	373	39	23,411	26,435	3,024	70	71.5
Kolar ..	178	177	—1	9,533	9,819	286	53.5	55.1
Mysore ...	282	303	21	18,781	20,845	2,064	66.6	68.1
Hassan ...	197	205	8	9,735	9,992	257	49.4	48.3
Tumkur .	258	280	22	14,948	15,827	879	57.9	56.5
Chitaldrug ...	162	170	8	4,965	5,770	805	30.6	34.0
Shimoga ...	215	228	13	10,371	10,977	606	48.2	48.0
Kadur ...	122	130	8	7,189	7,558	369	59.0	58.1
Total ...	1,748	1,866	118	28,933	1,07,223	8,290	56.6	57.4

24. It will be seen from the above that the state average of membership per society has increased by '8 during the year, the Bangalore District contributing the major portion of the increase, viz., 3,021 out of total increase of 8,290, which is more than a third of the increase. The average membership per society has increased in the Bangalore, Kolar, Mysore and Chitaldrug Districts, while it has decreased in the other Districts. Assuming that a member of a Co-operative Society represents a family of 5 people, the percentage of the population touched by the movement in Mysore is 8.9.

25. *Working Capital*.—The total Working Capital of all the societies on the last day of the year was Rs. 131.03 lakhs as compared with Rs. 112.9 lakhs on the corresponding day of the previous year.

The paid-up share capital of all societies rose from Rs. 36,74,782 to Rs. 39,35,712, the deposits from Rs. 41,32,418 to Rs. 52,09,068 and the reserve fund including other funds from Rs. 17,56,803 to Rs. 19,17,679. Loans from Government increased from Rs. 1,76,365 to Rs. 2,13,369.

This working capital comes to an average of Rs. 7,014.5 per society or 122.2 per head of membership as against Rs. 6,249.6 and Rs. 113.6 respectively on 30th June 1927. As usual, the increase in working capital is particularly noticeable in the Bangalore District which has a large number of strong urban banks and Societies.

26. *Deposits*.—The total amount of deposits attracted by the societies during the year was Rs. 59,78,545 as against Rs. 47,01,863 in the previous year, while the amount withdrawn was Rs. 51,16,171 as against Rs. 39,04,658 during the last year. The total amount of deposits held on the last day of the year was Rs. 52,09,068 which works to an average of Rs. 48.7-10 per head of membership. As usual, the Bangalore District contributed the largest amount of deposits and the Chitaldrug District the least. The deposits held by the 3 classes of societies are as follows:—

Class				Number of Societies	Amount of deposits
					Rs.
Central	..	...	..	17	24,89,555
Agricultural	..	...	..	1,502	4,07,312
Non-Agricultural	...	...	...	347	23,12,201
Total				1,866	52,09,068

27. It will be noticed that the Central and the Non-Agricultural urban societies derive the major portion of their working capital from deposits, while the deposits held by the rural Agricultural Societies form a very small proportion thereof. The steady increase of deposits testifies to the undiminished confidence which the movement continues to enjoy at the hands of the public.

28. The average amount of deposit per member in the case of Non-Agricultural Societies comes to Rs. 49.3-0, while that for Agricultural Societies is only Rs. 7. But there has been an increase in the total amount of deposits held by both the Agricultural and Non-Agricultural Societies.

29. *Loans*.—The total amount of loans issued by all the societies during the year was Rs. 74,54,535 as against Rs. 64,29,850 in the previous year. The following statement gives an idea of the amount of loans issued by all classes of societies for (a) productive purposes, (b) for the redemption of prior debts (c) for non-productive purposes and (d) for the purchase of the necessities of life.

	Amount	Percentage of the total amount issued
	Rs.	Rs.
(a) For productive purposes, cultivation, land improvement, etc.	37,49,118	49 per cent
(b) For the redemption of debts	21,90,013	29.4 do
(c) For non-productive purposes, marriage, etc.	5,58,474	8.8 do
(d) For maintenance charges, purchase of provisions, clothing etc.	6,56,930	12.8 do
Total	74,54,535	

30. *Rate of Interest on lendings and borrowings.*—Generally, the societies allow interest on deposits at rates ranging from 3 1/8 per cent to 7 per cent per annum according to the period for which the deposits are fixed. For Fixed Deposits varying from one to two years, the rate is 5 per cent per annum, while that for 10 years' Deposits goes up to 7 per cent per annum. Many of the urban Societies and Banks are suffering from a glut of deposits which they have not been able to utilise profitably in their business. As a consequence, the rates of interest on deposits were further revised and the lending rate was reduced to 8 per cent and 8 1/3 per cent in some of the important Co-operative Institutions in the City of Bangalore. In the rural societies, however, the prevailing rate is between 9 per cent and 10 per cent, the penal rate being not more than 12 per cent.

31. *Demand, collection and overdues.*—Including the amount of loans overdue on 1st July 1927, viz., Rs. 19,69,504, the demand for the year 1927-28 amounted to Rs. 85,98,604, out of which Rs. 60,04,725 was recovered. Extensions of time were granted in the case of loans of the total value of Rs. 1,64,815. The amount of loans overdue on 30th June 1928 was Rs. 24,29,064, of which about Rs. 6 lakhs represents the value of the decrees which are pending execution. One reason that has been attributed to the large overdues is that, even when the penal interest is levied, such penal rate is lower than the local market rate, and therefore the borrowers discharge their obligations to the money-lenders first, as their rates are exorbitant. No doubt this may be so, but cannot be taken as a general rule. The real difficulty seems to be the fact that the societies have taken up a work, viz., debt redemption, for which they are not suited. A reference is made to this question of overdues in para 40 below in connection with the Apex Bank and recoveries from the debtor societies.

32. The total transactions of all the societies during the year amounted to Rs. 4,30,04,931 as against Rs. 3,58,10,958 during the last year, and the resultant net profits rose from Rs. 4,59,177 during 1926-27 to Rs. 4,87,674 during 1927-28.

33. *Co-operation in Malnad—General.*—There were at the beginning of the year 319 Co-operative Societies in the Malnad parts of the State. Twenty-two Societies were started during the year and the registration of four Societies was cancelled, thus leaving 337 societies at the end of the year. They had a membership of 17,144 and a paid-up share capital of Rs. 6,00,950, attracted deposits to the extent of Rs. 2,73,319 and built up a Reserve Fund amounting to Rs. 2,41,866. Their total working capital amounted to Rs. 12,38,928 against Rs. 10,66,715 at the beginning of the year. The Cardamom Growers' Society at Achanahalli in the Manjarabad Taluk was developed, and with a view to enable the members to withhold their crops from the market till they can obtain reasonable prices, a loan of Rs. 30,600 was obtained from the Apex Bank. The development of Co-operation in the Malnad with special reference to the co-operative sale of areca received particular attention during the year. The number of Areca Sale Societies remained the same as last year, viz., five, but the Credit Societies in the areca growing areas were induced to take up the work of helping the members by means of short loans for expenses during the cultivation and harvest seasons. The Bhimanakone Co-operative Society in the Sagar Taluk helped 100 of its members to save their areca from Koleroga and to collect co-operatively areca worth Rs. 15,000 and to dispose it off at a good profit. The total quantity of areca collected and disposed off co-operatively by five societies was 2,859 maunds of the total value of nearly Rs. 33,000.

34. *Stores Societies in the Malnad.*—Stores movement in the Malnad has not made much headway. There were at the end of the year 24 Stores Societies, and they transacted business to the extent of Rs. 56,656 during the year. One special feature was that these Societies took very encouragingly to stocking Khadder cloth.

35. Conditions in the Malnad are not very favourable to the rapid development of the Co-operative Movement. The country is mountainous, rain-fall is excessive, climate is unhealthy and means of communication are scanty. Added to these, is the fact that the Malnad villages are generally small, contain a few houses only and are separated from one another by hills. The principal agricultural crops of the Malnad are areca, cardamom and coffee. All these require a

larger outlay of capital than paddy or ragi, which are the principal crops of the Maidan. The main function of the co-operative societies is to finance the agriculturists for cultivation expenses, etc. The indebtedness of the Malnad raiyat has become proverbial, and unless he is relieved from the mill-stone of debt, contracted at usurious rates of interest and onerous terms, by the grant of long term loans spreading up to 25 to 30 years, the co-operative movement cannot make rapid progress. Government have passed orders on the formation of Land Mortgage Banks for the purpose of granting long-term loans for the relief of indebtedness. Nearly 50 per cent of the Agricultural population of the Malnad parts of the Shimoga and Kadir Districts are engaged in the cultivation of areca, and on the profitable disposal of the produce depends the means of their economic improvement. A big financially strong central organization at a place like Shimoga is required to tackle the areca problem, with branches in the several areca growing centres, and to this institution the local societies should affiliate themselves, in order to collect the produce from their members and arrange for its sale through the Central Organization. Such an organization can be ushered into existence only after the Land Mortgage Banks have worked for some time and the areca growers are relieved from the clutches of the merchants, who are the masters of the situation now.

III. WORKING OF SOCIETIES.

36. The number of Central Co-operative Societies continued to be the same as last year, *viz.*, 17. Of these, one is the Apex Bank, one is the Central Urban Bank, five are District Central Banks and ten Federal Co-operative Banking Unions. Their membership increased from 2,383 to 2,498 and working capital from Rs. 31.18 lakhs to Rs. 37.73 lakhs.

THE APEX BANK.

37. The Mysore Provincial Co-operative Apex Bank continued to keep up its progress and extend its usefulness. Relations with the affiliated societies were eminently satisfactory. The number of individual members rose from 335 to 382 and that of society members from 618 to 710. The deposits held by the Bank increased from Rs. 9.85 lakhs at the beginning of the year to Rs. 16.32 lakhs at the end of the year, while the total working capital of the Bank increased from Rs. 12.5 lakhs to Rs. 18.93 lakhs. The Bank financed 96 societies to the extent of Rs. 4,93,955 by way of loans and cash credits, besides granting extensions of time in seven cases involving a total demand of Rs. 36,263, in view of the unfavourable seasonal conditions obtaining within the area of operations of those societies. The popularity of the Institution and the rapidly growing public confidence it commands, can be gauged from the fact that the deposits attracted during the year amounted to Rs. 15.29 lakhs as against Rs. 9.22 lakhs, while the amount held at the end of the year rose to Rs. 16.32 lakhs from Rs. 9.85 lakhs, showing a net increase of Rs. 6.47 lakhs or 65.6 per cent. One remarkable feature of these deposits is that they have come mostly from individuals and not institutions, though Government have permitted the depositing of Trust and Muzrai Funds and funds of Local Boards in the Bank. In their Order No. B. 10442—A. & E. 16-26-13, dated 29th May 1927, Government directed that the financing of rural societies which wished to purchase agricultural implements, seeds and manures may be taken up by the Apex Bank and sanctioned a sum of Rs. 10,000 to it for this purpose at 4 per cent interest to be lent to societies at not more than 5 per cent interest. The Bank readily sanctioned out of its own funds agricultural loans to the extent of Rs. 19,600 to 55 Rural Societies at 5 per cent interest. Out of this sum, a sum of Rs. 11,900 was actually drawn and utilised by 37 Co-operative Societies. Similarly, Government have constituted the Apex Bank as the Chief financing Agency for House-Building Co-operative Societies in the State and sanctioned a loan of one lakh of rupees repayable in 15 years at 5 per cent interest and a cash credit of another lakh, to be lent to House-Building Societies at not more than 6 per cent interest. Without drawing from the Treasury any portion of the funds sanctioned by the Government, the Bank has, during the year, sanctioned Rs. 90,000 to House Building Societies.

38. The following comparative statement shows the progress achieved by the Bank during the year :—

					On 30th June 1927	On 30th June 1928
Membership	{ Individuals	...	..	...	335	382
	{ Societies	...	...	...	618	710
Share capital (subscribed)	...	...	...	...	Rs. 3,37,700	Rs. 3,71,500
Share capital (paid up)	...	...	...	...	" 1,58,586	" 1,76,160
Deposits held	...	...	..	...	" 9,85,460	" 16,32,272
Loans and cash credits issued to societies	...	...	..	...	" 3,06,407	" 4,98,955
Loans outstanding against societies	...	...	...	...	" 8,14,667	" 12,68,064
Working capital	...	...	...	...	" 12,25,927	" 18,97,896
Total transactions	...	...	...	...	" 33,91,057	" 57,93,020
Net profits	...	...	...	...	" 21,149	" 20,870
Reserve fund	...	..	...	...	" 45,776	" 57,957

39. At the end of the year, the Bank had fluid resources amounting to 5.21 lakhs of rupees, in addition to the undrawn loan and cash credit amounting to Rs. 3.01 lakhs, sanctioned to it by Government. Owing to the large flow of deposits into the Bank, it had to reduce further the rates of interest allowed on them, and it is understood that further reduction is under contemplation. The rate of interest on loans granted by the Bank continued to be 8½ per cent per annum, but in the case of loans for non-credit agricultural co-operation work, the rate was 5 per cent and in the case of House-Building Societies, it was 6 per cent. The period of loans was one year in the case of Agricultural loans, 10 years generally for the discharge of prior debts and land improvement and other productive purposes and 15 years for House-Building Societies.

40. *Recoveries and Overdues.*—The demand from societies for the year amounted to Rs. 1,90,269, of which Rs. 1,24,063 was recovered. The amount overdue at the end of the year was 17 per cent of the total outstandings as against 21 per cent on 30th June 1927 and 27 per cent on 30th June 1926. That there has been a steady decrease in the overdues is a hopeful sign. The question of overdues is closely connected with the question of the agency for granting long term loans for debt redemption and for land improvement involving a pretty large capital outlay. While the continued unfavourable seasonal conditions of the past several years are, no doubt, partly responsible for the heavy overdues in the case of Agricultural Co-operative Societies, it should be admitted that the failure to distinguish long and short term business is mainly responsible for this defect. Ordinary rural Credit Societies are not the best agencies for the distribution of long-term loans, and they should develop short-term and personal credit in preference to mortgage credit.

41. *Inspection of affiliated societies.*—In addition to an Inspector of Co-operative Societies whose services have been lent to the Bank for employment as Assistant Secretary, the Bank had a staff of two Inspectors who are reported to have inspected during the year 122 debtor societies. It is satisfactory that the Bank has realised the necessity for maintaining its own field staff so as to obtain first hand knowledge of the condition of the debtor societies and to keep itself informed of the same. With the rapid expansion of the Bank's activities there will be a greater necessity for such a staff. It is trusted that the Bank will make satisfactory arrangements for the inspection of all the debtor societies affiliated to it.

42. During the year, *Rajakaryaprasaktha* Rao Bahadur Mr. M. Shama Rao, M.A., who as President successfully managed the affairs of the Bank for a number of years during difficult times and brought about its rapid development had, to the regret of all Co-operators, to sever his connection with it. To the great misfortune of the Bank, two Presidents who were elected after Mr. M. Shama Rao, *viz.*, Mr. R. A. Srinivasa Iyengar, Retired Superintending Engineer, and Mr. M. G. Rama Rao, Retired Conservator of Forests, worked zealously for some time and

died in harness. Mr. S. Venkatakrishnayya, B. A., B. L., Retired District and Sessions Judge, has since been elected as President of the Bank.

43. In February 1928, His Highness the Yuvaraja of Mysore was graciously pleased to perform the ceremony of laying the foundation stone of the new Building of the Bank. The following extract from the annual report of the Bank for the year speaks volumes about the gratitude of co-operators for this signal act of His Highness. "It is needless to mention that this gracious act of His Highness, while showing His Highness' keen interest in the Co-operative Movement, has given a great impetus for the development of the Institution. The advice tendered by His Highness regarding the aims and functions of this Bank will always be kept in view by the Board."

THE BANGALORE CENTRAL CO-OPERATIVE BANK.

44. The Bangalore Central Co-operative Bank, Limited, under the distinguished Chairmanship of *Rajasabhabhushana* Diwan Bahadur Sir K. P. Puttanna Chetty Kt., C. I. E., continued to work as an urban Bank dealing with individual members, all over the State.

The following comparative statement indicates the position of the Bank on 30th June 1928, as compared with that on 30th June 1927:—

			1926-27	1927-28
Number of members at the end of the year	Societies ...		141	122
	Individuals...		712	760
Subscribed share capital	...	Rs.	3,97,750	Rs. 4,00,000
Paid-up share capital	...	"	3,06,616	" 3,03,918
Deposits received during the year	...	"	10,43,231	" 10,70,583
Deposits outstanding at the end of the year	...	"	11,45,936	" 11,31,537
Loans issued during the year	...	"	3,16,865	" 4,61,121
Loans recovered during the year	...	"	3,54,675	" 3,85,584
Total turn-over during the year	...	"	51,68,342	" 58,64,369
Net profits for the year	...	"	49,752	" 49,860
Reserve fund at the end of the year	...	"	1,33,250	" 1,39,988
Working capital at the end of the year	...	"	16,63,945	" 16,59,633

45. Government passed orders in December 1927 with regard to the settlement of the loans due to the Bank from indebted societies, to the satisfaction of both the Bank and the debtor societies. Twenty-four societies had discharged their dues to the Bank by the end of the year, some by borrowing from the Apex Bank. At the end of the year, of the 122 society members, only 83 were in debt to the Bank to the extent of Rs. 2,41,038. Arrangements are in progress for the discharge of the debts of the remaining societies.

46. The activities of the Bank were, for the first time, extended during the year to the individual share-holders in the districts of Chitaldrug, Kadur and Hassan and loans aggregating a lakh and a quarter issued. The Bank was not able fully to utilise the capital within the movement and a sum of Rs. 3,75,000 was lying in the Mysore Bank as fixed deposit.

47. *The District Central Banks.*—None of the District Banks showed any remarkable progress during the year. The Mysore District Bank has long since stopped issuing loans to Co-operative Societies and is engaged in recovering its dues from them. Of the other District Banks, the Tumkur District Bank issued a loan of Rs. 5,000 to a society, and the Shimoga District Bank, beyond collecting a little share capital, did no other work. The Kadur and Hassan District Banks have not fared any better. The idea at the time of starting these District Banks was that they would tap local capital and be able to grant loans to societies in the Districts. The Banks have failed in their first object, *viz.*, the attraction of local capital. The only way for their development is to make them act as intermediaries, by the Apex Bank financing the societies in the Districts through them instead of directly. For

the attraction of capital in this State, experience shows that a Provincial Central Organization is the best.

48. *Federal Co-operative Banking Unions*.—As these Unions have failed in their objects, Government have already directed that they should be wound up. All of them are engaged in the recovery of dues, and they will be cancelled after the accounts are adjusted.

AGRICULTURAL CO-OPERATIVE SOCIETIES.

49. The total number of Agricultural Societies increased from 1,416 to 1,502, their membership from 53,707 to 57,718 and working capital from Rs. 30,08,609 to Rs. 34,56,674.

50. *Class I. (Credit Societies)*.—Of the 1,502 Agricultural Co-operative Societies at the end of the year, 1,388 or 92 per cent are credit institutions as against 1,184 at the beginning of the year. They had a membership of 54,297 and a total working capital of Rs. 33,75,725 as against 49,933 and Rs. 29,33,206 respectively of the previous year. The following statement shows the general increase in the items composed of the working capital as compared with that of the last year :—

					On 30th June 1927	On 30th June 1928
					Rs.	Rs.
Share capital	...	...	...	...	10,25,929	10,87,925
Deposits	...	...	...	...	2,73,658	3,93,164
Outside loan	...	...	...	...	10,51,527	12,07,331
Reserve Fund	...	...	...	...	5,82,092	6,97,307
Total					29,33,206	33,75,725

It will be seen from the above that the progress is all round and that the total working capital has increased by 4.43 lakhs i.e., by more than 15 per cent as against an increase of only 9 per cent during the previous year. The number of societies that are applying for financial help from the Apex Bank is steadily increasing which is a sure indication that the members of rural societies are appreciating the advantages of obtaining their financial requirements from the Apex Bank. The amount of loans issued and recovered by these societies during the year amounted respectively to Rs. 15,01,802 and Rs. 11,44,686 as against Rs. 12,60,323 and Rs. 10,29,658 of the last year. Loans overdue at the end of the year amounted to Rs. 11,75,200. As already mentioned in para 31, more than a third of these overdues represents the amounts, for which decrees have been granted and are in the course of execution. The system of fixing the time for repayment of the loans after the harvest, when the agriculturists will generally be in a position to meet the demands, is being introduced in the societies, and the Apex Bank also has been requested to keep this in view in fixing the kists.

51. *Non-Credit Agricultural Societies*.—Chief among these are the (a) Agricultural Supply Societies, i.e., societies for the supply of agricultural implements, manures, seeds, etc., and (b) sale societies, i.e., societies for the sale of agricultural produce, such as, areca, cotton and cardamoms.

Supply Societies.—The number of pure supply societies at the end of the year was 49 with a membership of 961 and a total working capital of Rs. 45,083. In addition to these, about 300 agricultural credit societies undertook the supply work as adjuncts to their ordinary banking activities. Last year, Government had placed at the disposal of the Registrar a sum of Rs. 10,000 for financing rural societies for the purchase and sale of agricultural requirements. This item of work was transferred by Government to the Apex Bank, and a sum of Rs. 10,000 at 4 per cent interest was sanctioned to it with the stipulation that it should not charge more than 5 per cent to societies. During the year, the Bank sanctioned to 51 societies Rs. 19,600 for this purpose, of which, Rs. 11,900 had been drawn and utilised by 37 societies before the close of the year. The total sales of all the societies amounted to Rs. 48,976.

52. The Mudgere Co-operative Society continued to run the agricultural depot work at Mudgere and conducted sales to the extent of Rs. 1,200. The Anekal Lakshmi Nilaya Co-operative Society and the Goribidnur Co-operative Society have done good business in this line. The question of taking over the entire agricultural depot work of the Anekal and Goribidnur Taluks by the respective headquarters societies is engaging the earnest attention of the Department in consultation with the Director of Agriculture.

53. *Sale Societies.*—To this class belong the Areca Sale Societies in the Shimoga and Kadir Districts, the Cardamom Societies at Achanahalli and Mudgere and the Cotton Sale Society at Harihar. Of the Areca Sale Societies, those at Hosakoppa and Sringeri in the Kadir District did good work and sold co-operatively 693 maunds of areca. The Bhimanakone and Sakrepatna Credit Societies helped their members by arranging for the profitable sale of areca worth about Rs. 18,000. The Harihar Cotton Sale Society did no work during the year. Reference has already been made to the work done by the Achanahalli Cardamom Growers' Society. The Mudgere Cardamom Growers' Society has just started work and is engaged in the preliminary work of enlistment of members, collection of share capital, etc.

54. *Grain Banks.*—The number of grain banks at the end of the year was 55. They had a membership of 2,108 and a working capital of Rs. 17,248 worth of grain. Their progress is very much hampered for want of suitable granaries for the storage of grain. So far, only three banks have their own granaries. The necessity for Government help in this direction is keenly felt, and when the Banks develop their business there is great scope for their becoming societies for the sale of the grain collected by the members.

NON-AGRICULTURAL CO-OPERATIVE SOCIETIES.

55. To this class belong the several Co-operative Institutions in the cities of Bangalore and Mysore, District Head-quarters places and labour centres and also the societies for the benefit of weavers, sericulturists and other industrialists and artisans. There were in all 347 non-agricultural co-operative societies at the end of the year with a membership of 47,007 and a total working capital of Rs. 53,73,798. These societies, with the exception of the Industrial societies, are exceptionally strong in their financial side. They are able to raise all the capital they require by means of shares and deposits and do not generally stand in need of financial assistance from the Apex Bank. The paid-up share capital at the end of the year was Rs. 2,68,856, while the deposits held amounted to Rs. 23,12,201.

56. *Credit Institutions.*—There were 187 non-agricultural credit co-operative societies at the end of the year with a membership of 34,659. They attracted deposits to the extent of Rs. 31,91,856, and the amount held at the end of the year was Rs. 19,24,069. Loans aggregating Rs. 47,24,469 were issued to the members, while the recoveries amounted to Rs. 40,41,439, the balance outstanding at the end of the year being Rs. 41,21,775. The overdues amounted to Rs. 10,20,777 which works to nearly 26 per cent of the total outstandings. With a view to give greater facilities to the members and enable them to reduce the overdues, some of the Banks and Societies have enhanced the period of repayment and increased the number of instalments. Members are slowly taking advantage of these facilities by obtaining renewals. The continued high cost of living for the past several years is to some extent responsible for the overdues in the case of the Government officials who constitute the major portion of membership in these societies.

57. *Stores Societies.*—There are 68 pure stores societies in the State. They have a membership of 9,263 and a working capital of Rs. 7,43,975. Besides these, there are 20 combined institutions doing stores work along with banking. These societies purchased provisions, clothing and other necessities of life of the total value of Rs. 7,29,834, while the sales amounted to Rs. 7,83,753. The transactions resulted in a gross profit of Rs. 41,276. With a view to help the labourers of the Mysore Mills, the Minerva Mills and the Bangalore Cotton, Silk and Woollen Mills, three Labourers' Societies were organised during the year and they have already a membership of 1,365 and a working capital of about Rs. 14,690 and transacted

business to the extent of Rs. 43,844. They combine Stores work with banking and have been of much use to the coolies. Their ultimate success depends largely upon the goodwill and sympathy of the employers and so far, their work has been very encouraging and on their development depends the welfare of the coolies and their relief from the clutches of the usurious money-lenders.

58. *Industrial Co-operation.*—Societies for the benefit of weavers, sericulturists, gudi-gars, (sandalwood carvers), cart-makers and cobblers come under this class.

Weavers' Societies.—There was no change in the number of weavers' societies and it remained the same as last year, viz, 58. They had a membership of 1,986 and a working capital of Rs. 1,35,602. They purchased finished products of the total value of Rs. 2,02,853 and sold raw materials and finished products of the total value of Rs. 2,20,836. The majority of these societies are credit societies for the exclusive benefit of the weavers, while only a few carry on business relating to the supply of yarn and dye-stuffs and the purchase and sale of the cloths prepared by the weavers. The Bangalore City Weavers' Society and the Mysore Ramalinga Chowdeswari Co-operative Society continued to do good work. The working of the Melkote Society was overhauled during the year and placed on a better footing. The Anekal Weavers' Society has begun well and has stocked yarn of various counts required by the weavers. It has been granted an advance of Rs. 2,500 from State funds. The Kolar Weavers' Society did fairly good business. To enable it to help the members in the slack season a sum of Rs. 1,000 was sanctioned to it out of His Highness' fund at the disposal of the Registrar. Government have placed a sum of Rs. 10,000 at the disposal of the Registrar for financing Weavers' Societies and six societies were financed during the year to the extent of Rs. 6,500 out of this grant. On the whole, the working of these Weavers' Societies is not very encouraging and the solution of their problem seems to be in education, removal of the drink evil, and an agency for the distribution of yarn and the sale of their finished products. The question of starting a Central Weavers' Importum is under the consideration of the Development Board.

59. *Sericultural Societies.*—The number of Sericultural Co-operative Societies rose from 17 to 19. Of these, 13 have started regular sericultural work, while the rest are engaged in the work of collection of share capital. They had a membership of 364 and a total working capital of about Rs. 4,708. With the help of the special Sericultural Inspector, these societies transacted sericultural work as noted below:—

Number of seed cocoons procured to members through societies	1,56,000
Number of disease-free layings prepared in the societies and distributed among the members	45,766
Number of layings got from the Government grainages and distributed among the members	6,100
Value of cocoons sold co-operatively	Rs. 6,784
Number of rearing houses of members distended	17

The societies also purchased and stocked for sale sericultural appliances required by the members. The Kestur Credit Co-operative Society in the Yelandur talagur has undertaken the supply of disease-free seed as an adjunct to its ordinary banking work. The advantages of such societies are being appreciated by the people, and attempts are being made for training local men in the work of seed selection and preparation of disease-free layings. To develop this line of work in the Sericultural Centres of Channarayana, Kolar, Sidlaghatta and T. Narasipura, additional sericultural staff is necessary to help the societies in the technique of the industry and such staff will have to be provided for by the Government till the societies are in a position to stand on their own legs.

60. *Sandalwood Carvers' Societies.*—The Sagar and the Sorab Gudi-gars' Co-operative Societies continued to do good work during the year and transacted business to the extent of about Rs. 5,000. The work of these societies has been considerably hampered by local competition and the consequent fall in the sales. The sandalwood products of these societies were one of the prominent features of the Co-operative Stall in the All-India Agricultural and Industrial Exhibition held in Mysore in October 1927. The Sagar Municipality has made a free gift of a building for locating the show-room of the society. The question of granting these

societies additional facilities for the sale of their finished articles through the Mysore Arts and Crafts Depôt is under correspondence with the Director of Industries and Commerce.

61. *Other Artizan Societies.*—The two Cobblers' Societies at Bangalore have confined themselves to credit work, while the Channapatna Society is in a dormant condition. The Cart-Makers' society at Hunsur did good work during the year. With a membership of 80 and a working capital of Rs. 12,556, it transacted business to the extent of Rs. 45,613 and earned a net profit of Rs. 1,094. The Brass-Workers' Society at Nagamangala, the Mat Weavers' Society at Kadakola and the Match-making Society at Mysore did no work. On the whole, the development of non-credit co-operation for artizans is not very encouraging.

62. *House-Building Co-operative Societies.*—There were 18 House-Building Co-operative Societies at the close of the year. Of these, the Shimoga, Nanjangud, T.-Narsipur, Talkad and Ramanathapur Societies were formed to alleviate the distress caused by the unprecedented floods of 1924. The Yedatore Society has been formed with a view to help the people desiring to build houses in the new Yedatore Town. The other societies are situated in the Cities of Bangalore and Mysore and in some District and taluk headquarters places.

63. The Shimoga, Nanjangud and T.-Narsipur Societies have done very good work with the help of the liberal loans granted by Government. In all, they have helped in the construction of 315 houses, of which 260 have been completed and occupied. Detailed information about some of these House-Building Societies is to be found in the District Reports.

64. The societies are not house-building societies in the correct sense of the term but only credit institutions granting loans for a specific purpose *viz.*, construction of new houses or improvement of the existing ones. Only the Lalitadripur House-Building Co-operative Society supplies building materials to the members. It is necessary that the other societies also should undertake the supply of building materials to their members or build houses for and on behalf of the members according to approved plans. This is a line of useful activity, and it is trusted that the new Co-operative House-Building Society of Bangalore will develop into an ideal society and be a model to others in the line. Reference has already been made to the liberal financial help to Building Societies from Government through the Apex Bank.

IV. AMELIORATION OF THE DEPRESSED CLASSES.

65. As during last year, vigorous propaganda work was carried on among these people and lectures on cleanliness, sanitation, evils of drink, social hygiene, co-operation and other allied topics were delivered in many of the Depressed Classes localities, by the Registrar, Assistant Registrars and Inspectors in the course of their tours. Many of these lectures were supported by interesting and impressive Magic-Lantern Exhibitions. Advantage was taken of the several District and Taluk Conferences for delivering special lectures. The Adikarnataka section has become a regular and not the least interesting feature of the several District Conferences. The Deputy Commissioner of Shimoga arranged for a special Lambani Conference at which I presided. The educative value of these Conferences and lectures has been apparent, and the Depressed Classes have begun to freely ventilate their grievances and requirements at these meetings.

66. With a view to come to some definite understanding in the matter of sanitation, vaccination, provision of drinking water etc., in the Depressed Class localities, the questions were discussed with the Sanitary Commissioner in Mysore and definite proposals formulated and submitted to Government for their approval. Government have, in their order No. G. 3061-71—Ft. 101-28-2, dated 4th September 1928 sanctioned the free grant of bamboos and unreserved timber of the value of not more than Rs. 15 per Adikarnataka family for *bona fide* building purposes. The other recommendations are before Government.

67. In connection with the grant of cultivable land to the Adikarnatakas out of released District and State Forests, the Chief Conservator of Forests in Mysore

was consulted and he has kindly acceded to my request that I may be intimated of all such releases, so that, I may take needful action in the matter of getting such lands to the landless Adikarnatakas of the locality.

68. With reference to the application for land by some of the Adikarnatakas of Kodihallipalya and Alkere in the Kunigal Taluk, I inspected the lands in company with the Deputy Commissioner, Tumkur District, and arranged for the free grant of some lands to them. The Revenue Commissioner has kindly furnished me with the names of villages in several Taluks where there are more than 15 Adikarnataka families. This information has been of much value to the Department in the organisation of co-operative societies for their benefit. Similarly, information is being obtained *re* the grant of lands, so that societies might be formed if circumstances are favourable and financial help rendered to the people for cultivating the lands.

69. In the matter of the housing of labourers of the Bangalore Cotton, Woollen and Silk Mills, the Minerva Mills and the Mysore Spinning and Manufacturing Company, I had a number of consultations with the Managing Agents of the respective Companies and arrived at a definite understanding with them with regard to giving sanitary housing accommodation to their labourers and thereby relieve the congestion that at present exists in Cottonpet, Akkipet, Ranasingpet and other localities round the Mills. The question of acquisition of some of the selected sites is before Government. In this connection, the Commissioner of the Bangalore City Municipality and Mr. G. H. Krumbiegel, Consulting Architect to the Government of Mysore, rendered me much valuable assistance. Similarly, the question of improving the sanitary condition of Doddapalya, an Adikarnataka hamlet on the Mysore Road and of Ookkadapalya another on the Magadi Road, both within the limits of the Bangalore City Municipality, is engaging my attention in consultation with the Commissioner.

70. *Depressed Class Co-operative Societies.*—As a result of the intensive propaganda work carried on among them by the officers of the Department as well as the Honorary Organisers and Supervisors, 52 Depressed Class Societies were newly organised during the year, and the number of such societies rose from 189 to 226, membership from 2,800 to 4,447 and their working capital from Rs. 22,735 to Rs. 57,305. A Depressed Class Building Co-operative Society has been organised at Chikmagalur. Advances to the extent of Rs. 15,620 were sanctioned to 25 Depressed Class Societies, out of the grant of Rs. 20,000 placed at the disposal of the Registrar for the purpose. The Apex Bank also readily financed the Malavalli Adikarnataka Society to the extent of Rs. 4,655 for the discharge of the prior indebtedness of the members and for agricultural improvements.

71. During the year, 445 Brass Home-Savings Boxes were distributed among the members of societies. Including the boxes already given in previous years there were 1,220 boxes in use in 58 Depressed Class Societies. It is indeed gratifying to learn that in many cases the members make use of the boxes for saving money for paying away their share subscriptions as well as loans. During the year, the total amount recovered from them towards shares, deposits, loans and interest was Rs. 12,853. Out of the total working capital of Rs. 57,365, the loans from outside including Government amounted to Rs. 25,236 and the balance of Rs. 32,129 represents the savings of members by way of shares and deposits.

72. With a view to create an incentive for good work among the Secretaries of Depressed Class societies, small bonuses not exceeding Rs. 5 per month were sanctioned to the Secretaries of 42 Societies who had done good work during the year. In all a sum of Rs. 1,100 was spent for this purpose.

73. Out of the funds placed at my disposal for Economic Development work, agricultural implements worth Rs. 658-9-0 were supplied at half cost to 43 members of seven Adikarnataka Societies so as to induce them to adopt better methods of cultivation. With a view to give some sort of subsidiary occupation to the women-folk of the members of the Doddapalya Co-operative Society, 25 charkas were supplied to them free of cost and they were trained in spinning. The training was over by about May 1928 and during the month of June the out put of yarn was 12 lbs. worth about Rs. 9. It is satisfactory to note that they have taken to spinning very enthusiastically.

74. The good work done in the Gottigere Adikarnataka Co-operative Colony Society, about which reference was made in last year's report, deserves special mention. At the beginning of the year, 32 acres of land had been brought under cultivation and subsequently 13 more acres have been cleared of the shrubs and cultivated. There has been no addition to the strength of the colonists and the 15 families selected at first are cultivating these lands. Out of the grant available, the following requirements have been supplied to them to enable them to properly cultivate the lands :—

As all the available land fit for cultivation has not yet been brought under cultivation, the distribution of the land among the 15 families has not been effected and they are contributing labour jointly and cultivating the lands and sharing the produce equally. Groundnuts, ragi and horse gram were grown in the lands and the total yield was estimated at Rs. 735-8-0. The members of the Colony conjointly repaired the pond, formed a road to the Colony area and manufactured 75,000 bricks for the construction of their houses. The value of labour thus contributed is estimated at Rs. 1,567-8-0.

Attention was also paid to the social and moral improvement of the colonists and it may be safely said that most of them have given up drinking and other unclean habits. By their frequent association with the officers of the Department, their personal cleanliness has also improved.

76. On the whole, the scheme has been a success and it is now realised that the mere grant of land without capital and guidance to these people is of no use and that the benevolent intentions of Government to make them landowners can only be realised by the formation of such Colonies on a large scale throughout the State.

78. The following paragraphs show the progress of the Co-operative Movement in the several districts in the State during the year.

BANGALORE DISTRICT.

79. The number of societies in the District increased from 334 to 373 and they may be classified as follows:—

Apex Bank
Central Urban Bank
Federal Banking Unions

Of the credit societies, 65 are for the exclusive benefit of the Depressed Class people.

80. The undermentioned table shows the progress in the working of the Co-operative Societies in the District as compared with that of the previous year.

	1926-27	1927-28
Agricultural Supply Societies	3	3
Sericultural Societies	8	1
Dairy Farming Society	1	1
Farm Society (Colony)	5	4
Weavers' Societies	4	1
Charaka Societies	1	4
Cobblers' Society	1	23
House-building Societies	1	1
Stores Societies	1	318
Propagandist Institute	..	..
Ordinary Credit Societies	..	..

From the above, it will be seen that there has been progress all round.

81. Of the Credit Societies, the Bangalore City Co-operative Bank, Ltd., continued to keep up its progress. Its membership increased from 1,533 to 1,564, share capital from Rs. 1,72,128 to Rs. 1,92,082, and the Reserve Fund from Rs. 42,077 to Rs. 47,017. The Deposits held increased from Rs. 4,68,593 to Rs. 6,06,087, and the total Working Capital from Rs. 8,54,165. The transactions rose from Rs. 25 lakhs to Rs. 31 lakhs during the year and the resultant profit was Rs. 24,948 as against Rs. 18,507. As the best Urban Bank in the State, it has won the Shield finally at the last Conference. It maintains a free Reading Room for the benefit of the public.

82. The Grain Merchants' Co-operative Bank, Ltd., started in October 1927, rapidly developed and had at the end of the year a membership of 216 and a share capital of Rs. 52,652, deposits to the extent of Rs. 28,089, and commanded a total Working Capital of Rs. 1,06,000. The total transactions amounted to Rs. 11.4 lakhs.

83. The Petty Traders' Society, Ltd., of the City New Market continued to do good work, during the year, but it is reported that the number of defaulters is steadily increasing and that, as a consequence, the usefulness of the Institution has been affected.

84. The Vaisya Co-operative Bank and the Malleswaram Co-operative Bank continued to do good work.

85. Stores Societies.—There were 23 Stores Societies and nine combined stores and Banking Institutions at the end of the year. These sold provisions and cloth to the members to the extent of Rs. 5,98,938 and realised a gross profit of Rs. 44,305. Of these Stores Societies, the Bangalore City Co-operative Society, the Malleswaram Co-operative Society, the Imperial Lancers' Society and the Mysore Mills and the Minerva Mills Societies did good work during the year.

86. Industrial Co-operation.—There were five Weavers, four Charaka and one Cobblers' Societies working at the end of the year. They had a membership of 544, a share capital of Rs. 13,009 and accumulated a Reserve Fund of Rs. 7,039. The total Working Capital amounted to Rs. 29,021 and they transacted business to the extent of Rs. 3,02,926 and earned a net profit of Rs. 1,602. The working of these Weavers' and other Industrial Societies is not very encouraging.

87. Sericultural Co-operation.—There were eight societies working during the year in the Channarayana Taluk, an important sericultural centre in the State.

Five of these societies had been granted loans to the extent of Rs. 2,000 from State Funds. They had a membership of 96 and collected a share capital of Rs. 948. The working capital amounted to Rs. 2,990 and the total turn over to Rs. 10,584.

88. *Agricultural Co-operation.*—Besides the three agricultural supply societies, as many as 42 rural Credit Societies undertook the work of the supply of agricultural implements, seeds and chemical manures setting apart nearly a sum of Rs. 6,000 out of their Reserve Fund, supplemented with loans from the Provincial Bank to the extent of Rs. 2,600. They purchased the above articles to the extent of Rs. 3,624 and sold to the members to the extent of Rs. 7,858. The following societies did good work in this direction :—

The Anekal Lakshminilaya Society.		
The Attibele Co-operative Society, Anekal Taluk.		
The Bidarguppa	do	do
The Aruvanhalli	do	Devanhalli Taluk.
The Hudi	do	Bangalore Taluk.
The Koramangala	do	do
The Ramchalli	do	do

89. *Depressed Class Societies.*—There were 65 Depressed Class Societies working in the district at the close of the year, and they had a membership of 1,107, a share capital of Rs. 3,051, attracted deposits to the extent of Rs. 891 and a total working capital of Rs. 13,997. Their total transactions amounted to Rs. 36,379 which resulted in a net profit of Rs. 1,830. The Reserve Fund of these societies amounted to Rs. 855. These societies were financed to the extent of Rs. 6,200 out of the special grant of Rs. 20,000 placed by Government at the disposal of the Registrar.

90. Reference has already been made to the good work done by the Gottigere Adikarnataka Colony Co-operative Society. Of the other Depressed Class Societies, the Doddapalya Adijambava Co-operative Society, Bangalore City, started in December 1927, did also fairly satisfactory work during the year. It had a membership of 72, a share capital of Rs. 349 and a deposit of Rs. 83. It obtained a loan of Rs. 1,000 from Government and transacted business to the extent of Rs. 7,015. Forty Home Savings boxes and 25 charkas have been distributed among the members. The members were also instructed in spinning.

91. *House-building Co-operative Societies.*—There are four such societies, all in the City of Bangalore. They are not House-building Co-operative Societies in the fullest sense of the term but only credit institutions granting loans for the construction of new houses or the improvement of the existing ones. Of these, the Gavipur Extension Building Co-operative Society is in a dormant condition, while the City Building Society has restricted its operations considerably and is chiefly engaged in the recovery of its dues. The Chickpet House-building Co-operative Society with a membership of 69 and a small working capital of Rs. 7,612 has not risen much above its average. The question of improving its finances and thereby enhancing its usefulness in the City is reported to be engaging the attention of the society. The Bangalore City Co-operative Housing Society started in the latter part of the year has made a good beginning. It had, on the last day of the year, a membership of 213, a share capital of Rs. 3,320, and a total working capital of Rs. 53,533. It advanced loans for house construction and house improvement to the extent of Rs. 29,000. The Apex Bank has sanctioned a loan of one lakh of rupees to this society so as to enable it to extend its usefulness.

92. Among the other societies that did good work in the district, the following deserve special mention :—

1. The Magadi Co-operative Society.
2. The Closepet do
3. The Ramohalli do
4. The Anekal Lakshminilaya Co-operative Society.
5. The Imperial Service Lancers' do
6. The Harohalli Chamundeswari do
7. The Bevrur do
8. The Sarjapur Credit do
9. The Comptroller's Office do
10. The Industrial and Commercial do
11. The Government Press Employees' do
12. The Channapatna do

KOLAR DISTRICT.

93. There were 178 societies in the beginning of the year under report. Twelve were registered afresh and the registration of 13 societies was cancelled during the year, thus leaving 177 societies working in the District at the close of the year. Of these, ten were Non-Credit Agricultural Societies, 13 Grain Banks, six Weavers' Societies, four Sericultural Societies (three of these being mere Credit Societies), four Stores Societies, 11 Depressed Class Societies and the remaining 129 ordinary Credit Societies.

94. The membership, share capital, etc., of these societies were as follows :—

	1926-27	1927-28
1. Membership	9,533	9,819
2. Share Capital	Rs. 3,60,563	Rs. 3,92,228
3. Deposits	„ 1,39,531	„ 1,64,349
4. Loans	„ 93,321	„ 1,47,781
5. Total Working Capital	„ 7,78,416	„ 9,20,512
6. Total transactions	„ 20,50,075	„ 23,41,711
7. Net Profit	„ 45,350	„ 49,258
8. Reserve Fund	„ 1,75,990	„ 1,77,007

From these figures it will be seen that there has been an all round progress in 1927-28 as compared with the results achieved in 1926-27.

95. *Agricultural Co-operation.*—Special attention was paid during the year for pushing forward Agricultural Co-operation work. Of the 22 Societies shown as purely agricultural in the last year's report ten are such only in name, the remaining 12 alone being purely agricultural and dealing in the purchase and supply of agricultural requirements such as ploughs, sugarcane mills, manures and seeds. The membership, share capital etc., of these societies are as detailed below :—

Membership	176
Share capital	Rs. 1,311
Deposits	„ 7
Loans from outside	„ 930
Reserve fund	„ 19
Total working capital	„ 2,432
Total transactions	„ 3,123
Net profit	„ 115

They purchased chemical manures, seeds, implements etc., of the value of Rs. 978 and sold the same to their members to the value of Rs. 687. Besides, 36 Credit Societies in the District undertook agricultural work during the year under report. They set apart a capital of Rs. 13,014 out of their own reserve fund and in addition a sum of Rs. 1,150 was obtained by these societies as loan from the Provincial Bank. Out of these funds, they purchased ten sugarcane mills and realised a rent of Rs. 678 from them. Eleven ploughs were also purchased and made available to their members in addition to two cultivators, $3\frac{1}{2}$ tons of Ammonium Sulphate and one ton of Superphosphate.

96. The Agricultural Societies of Nernahalli and Malur purchased seed paddy, H 22-Ragi and chemical manures and other agricultural articles to the value of Rs. 650 and made them available to their members as well as to non-members. The Sundarapalya and Nernahalli Societies popularised H. 22 ragi by growing the same in more than 130 acres of land and thereby demonstrated the superiority of this variety of ragi. The Hollamballi society to which an agricultural loan of Rs. 150 was sanctioned during the year, in addition to a separate loan of Rs. 400 from the Provincial Bank for purchasing a sugarcane crushing and jaggory boiling outfit, purchased a Madbure Mill for the joint use of the members. It also popularised certain varieties of seed Ragi and a few other minor crops. The Narasapur Society in the Malur Taluk set apart Rs. 500 out of its reserve fund for purchasing seeds and implements. Groundnut seed was purchased to the extent of Rs. 80 and distributed amongst its members. The Sabbanahalli Society with its 12 members and a share capital of Rs. 399 purchased agricultural stock valued at Rs. 322 and supplied the same to the members, making thereby a profit of Rs. 41. Twenty-five

Societies in Chikballapur and Goribidnur Taluks made an allotment of Rs. 13,314 in all, including Rs. 800 borrowed from the Apex Bank and purchased six Madhure Mills and $4\frac{1}{2}$ tons of manure. As these mills were shown to be more useful in extracting juice, the members bought, for their exclusive use, four of these mills paying a small commission of Rs. 10 on each mill. The net profits realised by these transactions amounted to Rs. 578. Twelve Credit Societies in the Taluks of Chintamani, Mulbagal and Srinivasapur took up agricultural work as part of their business and transacted to the extent of Rs. 1,350. The Kappallmadagu, Yelagondanahalli and Mulbagal Societies own each a sugarcane mill and hire them out to their members, the rents realised during the year amounting to Rs. 300. The Adikarnataka Society of Mulbagal purchased six Meston ploughs at half cost and distributed them to six of its members. The Batlahalli Society in the Chintamani Taluk purchased three ploughs and other implements for Rs. 111 and sold the same to its members. The Mudiyanoor Society in the Mulbagal Taluk purchased manure for Rs. 23 and distributed the same amongst its members.

97. *Weavers' Societies*.—Of the seven Weavers' Societies in the District which were in existence last year one was wound up during the year under report and only six were working at the close of the year 1927-28 (including the Kumbli Weavers' Society of Kolar Town). The details of their working were as follows:—

1. Membership	...	...	...	...	269
2. Share capital	...	...	...	Rs.	6,390
3. Deposits	...	...	...	"	1,746
4. Loans from Government	...	...	...	"	4,000
5. Total working capital	...	...	...	"	12,781
6. Total transactions	...	...	...	"	64,535
7. Net profit	...	...	...	"	749
8. Reserve Fund	...	...	...	"	323

The Weavers' Societies of Kolar Town and Malur did some useful work during the year. The former, which was granted during the year a loan of Rs. 1,000 from His Highness' Fund at the disposal of the Registrar, purchased raw materials and finished goods to the extent of Rs. 5,629 and sold the same to the extent of Rs. 4,521, the profits realised by the society on this account being Rs. 148.

98. The Kolar Town Kumbli Weavers' Society did very good work during the year. It had a membership of 102 and a total working capital of Rs. 6,397. It transacted business to the extent of Rs. 49,848 and realised a net profit of Rs. 575. Its reserve fund amounted to Rs. 350 and its purchases and sales to Rs. 4,927. The Kumbli manufactured by the members are in large demand and are much appreciated for their quality both in and outside the State.

99. *Sericultural Societies*.—There are four societies in the District which are intended for the benefit of the sericulturists, but they do not yet appear to have developed much.

100. *Grain Banks*.—There were 13 Grain Banks in the District at the close of the year under report, two in the Malur Taluk, four in the Chikballapur Taluk, one in the Goribidnur Taluk, three in Srinivasapur Taluk, one in Mulbagal Taluk, one in Chintamani Taluk and one in the Gudibanda Sub-Taluk. These had a membership of 309 and a working capital of ragi amounting to 27,565 seers. They transacted business to the extent of 46,640 seers and realised a net profit of 2,678-seers. Some of these Banks did not show much activity, owing to scanty rainfall and consequent failure of ragi crops during the year.

101. *Stores Societies*.—The three Scouts' Co-operative Stores Societies of Bagepalli, Gudibanda and Chikballapur did not show any improvement during the year. The Chikballapur Khadar Society has just begun to collect funds. It has 23 members and a working capital of Rs. 95. It purchased Khaddar articles from Bangalore and kept them for sale in the market. The work is expected to develop during the current year.

102. The Bethamangala Colony Co-operative Stores continued to do good work during the year. It is a society which combines Banking and Stores work and with a membership of 65 and a working capital of Rs. 1,719 it transacted business to the extent of Rs. 19,095 and realised a net profit of Rs. 296. Its purchases and sales amounted to Rs. 14,821 which consisted mostly of foodstuffs and small quantity of piece-goods and other articles of every day need.

103. The Kolar Town Credit Society and the Kurubarpet Sri Anjeneyaswamy Co-operative Society of Kolar both did some business, the former in the direction of purchase and sale of Khaddar cloth to the extent of Rs. 450 and the latter in starting a sales depot of articles manufactured by the Sri Krishnarajendra Mills of Mysore, the business transacted having amounted to Rs. 674.

104. *Depressed Class Societies.*—There were 11 societies of this kind in the District working at the close of the year, with membership etc., as detailed below;—

Membership	...	...	...	...	191
Share capital	...	...	..	Rs.	3,382
Deposits	...	...	...	„	114
Loans from outside	...	...	...	„	2,976
Total working capital	...	...	...	„	6,531
Total transactions	...	..	...	„	6,674
Net profit	...	...	...	„	74
Reserve Fund	...	...	...	„	26

105. *Introduction of Charakas.*—The Kyalanur Society in the Kolar Taluk and the Mulbagal Town Society have each purchased 25 and 18 charkas respectively from the Government Industrial Work-Shop and distributed them among the members. The Tadigolla Co-operative Society in the Srinivaspur Taluk has also purchased two charkas and is training its members in their use.

106. *Conference.*—On the 22nd May 1928, the District Co-operative Conference as well as the Depressed Classes Conference were held in the Kolar Government High School Hall at which I presided and suitable resolutions were passed. As during the last year, the District Board of Kolar kindly undertook to feed and lodge the delegates. The District Board has also very kindly sanctioned a grant of Rs. 100 for co-operative propaganda work in the District.

107. The Chintamani Town Society, which did satisfactory work during the two previous years, was finally awarded His Highness the Yuvaraja's Shield as the best Credit Society in the District at the last Provincial Co-operative Conference held at Mysore in October 1928.

108. Among the societies that did good work during the year, the following deserve mention:—

1. The Kolar Town Credit Co-operative Society.
2. The Robertsonpet do , Kolar Gold Fields.
3. The Kolar Kurubarpet Sri Anjaneyaswami Society.
4. The Narasapur Co-operative Society.
5. The Chikballapur Town Society.
6. The Goribidnur Town Co-operative Society.
7. The Viduraswatha do
8. The Chintamani do
9. The Mulbagal do
10. The Kolar Town Adikarnataka do
11. The Mulbagal Town do do

TUMKUR DISTRICT.

109. There were 258 Societies in the District at the commencement of the year. Twenty-two societies were registered during the year and no society was cancelled, so that, there were 280 societies working at the end of the official year under report. Of these, one was a District Bank, five Federal Banking Unions, five Co-operative Stores, one Lift Irrigation Society, three Agricultural Societies for the supply of seed, manure and agricultural implements, eight Weavers' Societies, one Comb Makers' Society, two Sericultural Societies, six Grain Banks, one House Building Society, one Lambani Society and the rest were ordinary Credit Institutions.

110. The following statement indicates the progress of the Movement during the year as compared with that of the previous year :—

	1926-27	1927-28
Number of members	14,948	15,827
Share capital	Rs. 3,85,371	Rs. 4,00,645
Deposits	" 2,64,113	" 3,00,595
Reserve Fund	" 3,07,186	" 3,86,647
Working Capital	" 12,81,296	" 14,27,199
Total transactions	" 17,70,959	" 21,61,085
Net profit	" 50,528	" 52,164
Loans issued	" 3,93,718	" 4,70,176
" recovered	" 3,84,442	" 4,19,164

111. *Agricultural Co-operation.*—The number of pure Agricultural Societies i.e., societies for the supply of seed, manure, etc., was three at the end of the year having a membership of 76 with a paid up share capital of Rs. 386 and a working capital of Rs. 398. Their reserve fund amounted to Rs. 12, and the stock on hand at the end of the year was Rs. 173. Of these, the Beladhara Co-operative Society in the Tumkur Taluk, which repaid the Government loan of Rs. 225 granted to it last year has again applied to the Apex Bank for an agricultural loan of Rs. 800, which has just been sanctioned. The Mayasandra Agricultural Co-operative Society in the Turuvekere Sub-Taluk indented for artificial manures worth Rs. 100 to cater to the wants of its members.

112. Besides the above, 36 Credit Societies in the district set apart Rs. 6,715 out of their working capital for agricultural needs of their members and purchased thirty-three Kolar Mission ploughs, nine cultivators, one plough share and two Punjab Nahan Mills with four pans for the use of members. A loan of Rs. 1,600 was also sanctioned by the Apex Bank to three societies during the year under report for Agricultural purposes out of which one society viz., Kodlapur in the Madhugiri Taluk, has not yet drawn the sanctioned loan amount of Rs. 800 intended for the purchase of two Sugarcane Mills and pans of an improved type. These societies have altogether disbursed these amounts for the purchase of ragi seeds worth Rs. 595, paddy seeds worth Rs. 710, horsegram seeds worth Rs. 175, tur-dhal seeds worth Rs. 95, avare seeds worth Rs. 100, sugarcane seeds worth Rs. 100 and for the purchase of ten bags of ammonium sulphate, ten bags of super phosphate, 200 maunds of oil cake manure of the value of Rs. 280 and 880 cart-loads of ordinary manure to the value of Rs. 812. The societies earned a profit of Rs. 41 by letting out the ploughs etc., to the members on hire during the year under report.

113. *Industrial Co-operation.*—The Lift Irrigation Co-operative Society at Yelladabagi in the Sira Taluk, as has already been reported, did no work during the year on account of the prohibitive cost of the liquid fuel required to work the engine. The General body of members of the society are still vacillating whether to send the engine to Bangalore to the Industries Department as suggested by the Assistant Superintendent of the Industries Department at a heavy expenditure and at great risk or to find locally some purchasers and liquidate the Government loan out of the sale proceeds thereof.

114. The Tumkur Town Comb Makers' Co-operative Society had a membership of 18 and a paid-up share capital of Rs. 75. It was granted Rs. 50 by the Department as an advance to prepare combs for being exhibited in the Dasara All-India Exhibition. Out of them, eight members consented to prepare the exhibits and combs of the value of Rs. 49 were supplied to the Exhibition. The society was able to realise only Rs. 25 in the Exhibition and 312 combs remained undisposed of as a result of which the society sustained a loss.

115. *Weavers' Societies.*—There were eight Weavers' Societies working in the District at the close of the year. They had a total membership of 194 and a paid up share capital of Rs. 2,339 and held deposits to the extent of Rs. 170. They obtained a loan of Rs. 1,500 from Government. The total working capital of the eight weavers' societies amounted to Rs. 4,902 and their reserve fund to Rs. 511. The total transactions during the year under report amounted to Rs. 11,402 resulting in

a net profit of Rs. 256. They purchased stock to the value of Rs. 3,930 and sold raw materials and finished products to the value of Rs. 2,984. The chief among these is the Tumkur Jayalakshmi Weavers' Co-operative Society, which has just been revived and which has done good work within the short time of its revival.

116. The societies at Madhugiri, Kodigenahalli and Itikadibbanahalli which obtained loans from Government for the benefit of their weaver members have yet to repay the balance of loan of Rs. 1,400 to Government and they require further time to do so. There were altogether 116 charkas in use in some of the societies in the district.

117. *Societies for the Depressed Classes.*—There were 28 societies at the commencement of the year. Nine Societies were newly registered making in all 37 societies working at the close of the year. They had a membership of 601, and a paid-up share capital of Rs. 2,536 and held deposit of Rs. 190. The total working capital amounted to Rs. 9,035. They borrowed in all Rs. 6,143 from Government. Their total transactions amounted to Rs. 24,930 resulting in a net profit of Rs. 194. They had a total reserve fund of Rs. 90 at the close of the year. Of these, the Koratagere Adikarnataka Society besides doing credit work, purchased Rs. 40 worth of chrome and ordinary leather during the year, prepared 45 pairs of sandals, slippers, shoes, etc., and derived a net profit of Rs. 20 out of this branch. Forty-four Home Savings Boxes were distributed to these societies and Rs. 89 collected from the members as deposits.

118. *Sericultural Co-operation.*—The two Sericultural Societies did not start work during this year also. Earnest attempts are made to start their work.

119. *House Building Societies.*—The House-Building Society at Madhugiri started its work during the year. It collected a share capital of Rs. 263 from its 44 members. A loan of Rs. 40,000 was sanctioned by the Apex Bank. The society drew only Rs. 8,000 out of the sanctioned loan and distributed Rs. 4,400 to seven applicants for constructing houses.

120. The Tumkur Town Co-operative Society decided at its last General Meeting to add a house-building branch to its activities but as it was thought that there would be a clash of interests between the two classes of borrowers of the society *viz.*, those that draw loans under the ordinary bye-laws and those that draw loans from the house-building branch, the scheme is not yet sanctioned and attempts are being made to start a separate House-Building Society for the benefit of the House-Builders of the town.

121. *Stores Societies.*—Of the seven Stores Societies in the District, three were pure stores and the remaining ones were credit societies having stores branches also. The Madhugiri Stores Society which was dormant has been revived during the year. It has a membership of 83, and a paid-up share capital of Rs. 1,008 and holds deposits to the extent of Rs. 472. During the short period of 8 months since its revival, it has earned a net profit of Rs. 128. Its purchases during the year amounted to Rs. 2,786 and sales to Rs. 1,915.

122. *Grain Banks.*—There were six Grain Banks at the close of the year. They had a membership of 285, and a total working capital of Rs. 2,002 and 1,851 seers of grain. They had a share capital of 10,777 seers of grain and held deposits to the extent of 75 seers of grain. The total quantity of grain lent out to members during the year was 4,387 seers, while that repaid by the borrowers was 2,999 seers of grain. With the exception of the Kotta Grain Bank which is one of the oldest institutions of its kind and which has its own granary valued at Rs. 1,748, the rest have no suitable granaries and are very much handicapped in their work.

123. *General.*—During the year under report, many of the societies contributed very liberally and spontaneously to the Silver Jubilee Fund of His Highness' 25 years, Rule and conducted pujas in temples and mosques and processions with the photo of His Highness in their midst with great *eclat* besides contributing small sums for the distribution of sweetmeats to school children.

124. The societies in district and taluk headquarters are maintaining free Reading Rooms and many papers are being subscribed for. The "Co-operative Bulletin" published by the Co-operative Propagandist Institute is being subscribed for by a good number of societies in the District.

125. The first Tumkur District Co-operative Conference was held at the headquarters of the District during the year under report under the presidency of Mr. N. S. Subba Rao, Director of Public Instruction in Mysore, and many important questions were discussed and practical resolutions passed. This Conference was conducted purely by the non-officials of the place with the help of the departmental officers.

126. Among the societies that did good work during the year, the following deserve special mention:—

1. The Tumkur Town Co-operative Society, Ltd.
2. The Mahugiri
3. The Sira
4. The Kunigal
5. The Turuvekere
6. The Gubbi Sri Krishnarajendra
7. The Hoskote
8. The Gulur
9. The Nagavalli Co-operative Society, un-limited.
10. The Doddasaggere
11. The Midigesi
12. The Tipkur Co-operative Society, Ltd.
13. The Tumkur Vaisya
14. The Chikanahalli

127. The year opened with 282 Societies, 27 were registered during the year and the registration of six societies was cancelled leaving 303 societies at the end of the year. Of these, one was a District Central Bank, three societies for the supply of agricultural implements, one Metal Workers' Society, three Grain Banks, one Co-operative Farming Society, one Cart Makers' Society, one Match Making Society, one Mat Weavers' Society, eight Sericultural Societies, six House Building Societies, one Cobblers' Society, thirty-one Weavers' Societies, twenty-five Stores Societies and the rest Credit Institutions.

128. The total membership of all these societies increased from 18,781 to 20,845 and their Share Capital from Rs. 7,31,867 to Rs. 7,59,785. The deposits held at the end of the year was Rs. 5,31,967 as against Rs. 4,19,795 at the end of the last year. The total working Capital increased from Rs. 15,18,317 to Rs. 18,55,669. The societies conducted transactions to the extent of Rs. 83,33,308 as against Rs. 71,56,275 which resulted in a net profit of Rs. 91,973 as against Rs. 84,993 during the previous year. The reserve fund increased from Rs. 2,28,231 to Rs. 2,55,753.

129. Loan applications from Societies were investigated and a sum of Rs. 38,862 was given from the Apex Bank. The Government and the Mysore District Board financed the societies to the extent of Rs. 18,850. His Highness was pleased to sanction a sum of Rs. 22,000 to the Talitadripur Co-operative Society for the construction of houses to the members and make the village a Model one. The outside borrowings on the whole amounted to Rs. 74,712. The amount of loans issued by societies was Rs. 22,94,336 of which Rs. 9,89,870 was for discharging prior debts and Rs. 9,90,091 for productive purposes. The total demand during the year was Rs. 26,18,547 of which Rs. 22,15,001 was collected leaving a balance of Rs. 4,06,541.

130. The District Central Co-operative Bank had a membership of 160 comprising of 134 individuals and 26 societies. Its share capital decreased from Rs. 43,709 to Rs. 41,287. It has stopped issuing loans to the primary societies. But it issued loans up to Rs. 13,096 to individuals during the year. Active steps are being taken to recover the dues from its indebted societies and it is satisfactory to note that the recoveries during the year were better than in the previous year.

131. The Mysore City Co-operative Bank, the biggest Credit Society in the District, had a membership of 2,243 and collected a share capital of Rs. 1,46,054. The deposits increased from Rs. 1,76,417 to Rs. 2,49,455. It has built up a reserve fund of Rs. 34,258. The total transactions amounted to Rs. 30,14,542 resulting in

a net profit of Rs. 16,767. It maintains a well equipped Reading Room of its own, for the benefit of the members as well as non-members.

132. The Petty Traders' Society in Mysore deserves special mention. Its membership rose from 117 to 200 and share capital from Rs. 1,799 to Rs. 5,482. It issued loans up to Rs. 29,612 as against Rs. 8,200 during the previous year. Its total transactions amounted to Rs. 61,753 as against Rs. 18,882. It has made a net profit of Rs. 339. It is gratifying to note that there are no overdue loans.

133. *Industrial Co-operation*.—There were 31 Weavers' Societies of which 18 were for Adikarnatakas. These had a membership of 720 and a working capital of Rs. 75,857. They purchased yarn and finished goods to the extent of Rs. 1,01,881 and sold them to the extent of Rs. 1,08,691 and earned a gross profit of Rs. 6,378. Their total transactions amounted to Rs. 5,39,000.

134. The Mysore Ramalinga Chowdeswari Society did good work during the year and was very useful in serving as a Central Yarn Depot to small weavers in the District. It had a membership of 77, and a working capital of Rs. 30,242. The total transactions amounted to Rs. 3,23,849 resulting in a net profit of Rs. 4,322. It won His Highness' Shield for being the best Industrial Co-operative Society in the State, a second time, at the Provincial Co-operative Conference held in October 1928.

135. A sum of Rs. 400 was sanctioned to the Satnur Kumbli Weavers' Society by the Mysore District Board. An advance of Rs. 250 from State Funds was sanctioned to Bellur Fort Society for helping the weavers. The 18 Adikarnataka Weavers' Societies had a membership of 311 and a share capital of Rs. 2,584. With the borrowed capital of Rs. 1,773, they conducted transactions up to Rs. 8,144 during the year.

136. *Artizans' Societies*.—The Hunsur Industrial Society with a membership of 80, and a working capital of Rs. 12,556 did good work during the year. Its total transactions amounted to Rs. 45,613 which resulted in a net profit of Rs. 1,094.

137. The Metal Workers' Society at Nagamangala has done no work and attempts to revive it have proved futile. The Mat Weavers' Society and the Match Manufacturing Society did not start work. The Cobblers' Society has proved a failure.

138. The five Khaddar Societies in the District purchased khaddar and cotton to the extent of Rs. 15,966 and sold them to the extent of Rs. 16,734. The Mysore Khaddar Stores did very good work during the year. Its purchases amounted to Rs. 12,651 and the sales to Rs. 14,188 resulting in a gross profit of Rs. 1,430. With a membership of 161, it has collected a share capital of Rs. 3,840 and has become a good agency in popularising the use of khaddar in the Mysore District. Two hundred and seventy charukas have been supplied to 20 societies. At Badana-valu in the Nadjanrud Taluk a society has been recently organised for the Adikarnataka spinners.

139. *Agricultural Co-operation*.—There were three Agricultural Societies for the supply of Agricultural implements, etc, which did no work during the year. But 40 Credit Societies undertook to do agricultural work and 18 of them did active work. With loans of Rs. 1,757 borrowed during the year and Rs. 600 of the previous year, they purchased sugarcane mills, implements, seeds and manures to the extent of Rs. 8,607 and sold them to the extent of Rs. 8,010. The Government loan of Rs. 1,328 was repaid during the year.

140. *Depressed Class Societies*.—There were 38 societies at the beginning of the year and eight more were registered, making a total of 46 at the end of the year. Of these, one is a Co-operative Farming Society, one is a Cobblers' Society, 18 Adikarnataka Weavers' Societies and 26 Credit Societies. They had a membership of 833 and a share capital of Rs. 8,135. They obtained a Government loan of Rs. 2,812 and attracted deposits to the extent of Rs. 80. The Malavalli Adikarnataka Society did very good work during the year. It had a membership of 126 and collected a share capital of Rs. 2,120. The Apex Bank sanctioned a loan of Rs. 4,655 to relieve some of its members from prior debts and Rs. 500 for agricultural purposes. With a working capital of Rs. 8,235 it conducted total transactions to the extent of Rs. 25,409. The Mysore Dhana Lakshmi Adi-Karnata-

taka Society continued to do good work during the year and repaid the Government loan borrowed last year for agricultural purposes.

141. *Sericultural Societies*.—There were five Sericultural Societies at the beginning of the year and three societies were registered during the year. Four of them have got Government loan of Rs. 1,600. They had a membership of 141 and a working capital of Rs. 2,600. A few societies have stocked "Chandrike" for being hired out to the members and have supplied disease-free eggs to the members.

142. *Stores Societies*.—There were 26 Stores Societies which had a membership of 3,437 and a total working capital of Rs. 3,02,822. They purchased goods to the extent of Rs. 1,25,176 and sold them to the extent of Rs. 1,35,010 earning a gross profit of Rs. 10,138. They had a Reserve Fund of Rs. 38,480.

143. *House-Building Societies*.—There were seven House-Building Societies at the beginning of the year and one was registered during the year and so, there were eight societies at the end of the year. The House Building Society at Mysore obtained a loan of Rs. 20,000 from the Apex Bank for financing the members. The Yedatore House-Building Society commenced its work and collected a share capital of Rs. 2,114 and has applied for a loan of Rs. 50,000 from the Government. The Mandya House-Building Society has started work and has secured sites and its further progress depends upon the financial assistance that it can obtain.

144. The other societies had a membership of 460 and a share capital of Rs. 6,832. With the Government loan of Rs. 67,680, they were able to take up the construction of 222 houses. One hundred and sixty-seven of them were completed. Instalments to the Government are being regularly repaid. The work done by the Nanjangud and T.-Narsipur Societies continued to be satisfactory. The Lalitadripur Co-operative Society had the good fortune of obtaining a fresh loan of Rs. 5,000 (free of interest) from His Highness the Maharaja of Mysore for House-Building purposes. It constructed ten decent houses during the year for the use of the members. Instalments due to the Palace are being regularly repaid.

145. *General*.—The Lalithadripur Co-operative Society has embarked on rural reconstruction work under the benign patronage of His Highness the Maharaja. Attempts are made to discharge the prior debts of the villagers. Loans are issued mostly for productive purposes. Thrift is encouraged by collection of share capital and deposits from all the members. Loans are being recovered regularly as they fall due. The society has set apart Rs. 200 as Silver Jubilee Sahakari Fund intended for the advancement of education in the village. Special attention was being paid to children's education as well as adult education. The village 'thope' was formed and avenue planted on the Birth Day of His Highness the Maharaja and attention is being paid to the progress of the village in all directions.

146. The following societies were awarded prizes for their good work by the Mysore District Board.

1. The Yelwal Co-operative Society.
2. The Sri Krishnarajasagara Stores Co-operative Society.
3. The Kamplapur Co-operative Society.
4. The Sargur Co-operative Society.
5. The Hansoge Co-operative Society.
6. The Mandya Agricultural Co-operative Stores.
7. The Nagamangala Co-operative Bank.
8. The Alur Co-operative Society.
9. The Sosale Co-operative Society.
10. The Thaynur Co-operative Society.
11. The Malvalli Adikarnataka Co-operative Society.

147. Societies have made liberal contributions to the Silver Jubilee Fund of His Highness the Maharaja's beneficent rule. The Palace Central Society gave away its profits to the fund. The City Co-operative Bank contributed Rs. 1,000 and many other societies have made decent contributions. The Malvalli Silver Jubilee Co-operative Building, the Silver Jubilee Reading Rooms, and the Silver Jubilee Sahakari Fund are indications of attempts made by the Societies to commemorate the happy occasion.

148. Among the other societies, that did good work during the year, the following deserve mention :—

1. The Mysore City Co-operative Society.
2. The Palace Stables' Co-operative Society.
3. The Palace Motor Garage Co-operative Society.
4. The Palace Central Co-operative Society.
5. The Palace His Highness Khas Body Guards' Co-operative Society.
6. The Palace Avasarada Hobli Co-operative Society.
7. The Mysore Krishnarajendra Co-operative Society.
8. The Mysore Graduates' Co-operative Society.
9. The Third Infantry Co-operative Society.
10. The Police Co-operative Society, Mysore City.
11. The Khadder Co-operative Society.
12. The Krishnarajasagar Co-operative Stores Society.
13. The Malvalli Credit Co-operative Society.
14. The Mandya Co-operative Stores Society.
15. The Maddur Co-operative Society.
16. The Nanjangud Co-operative Bank.
17. The Periyapatna Co-operative Society.
18. The Kamplapur Co-operative Society.
19. T.-Narsipur Credit Co-operative Society.

HASSAN DISTRICT.

149. There were 197 Societies in the District at the beginning of the year. Thirteen Societies were registered and the registration of five societies was cancelled leaving 205 societies at the end of the year. Of these one was a District Bank, one a Federal Banking Union, one Society for the supply of seed, manure and agricultural implements, one Rice Hulling Society, one Metal Workers' Society, one Oil Mongers' Society, seven Weavers' Societies, three Stores, six Grain Banks, two House Building Societies, one Cobblers' Society, one Cardamom Growers' Society and the rest were ordinary Credit Institutions.

150. The membership of these societies increased from 9,735 to 9,993, their share capital and deposits from Rs. 2,61,818 and Rs. 1,18,135 to Rs. 2,64,609 and Rs. 1,24,374 respectively. The total working capital rose from Rs. 5,60,482 to Rs. 5,87,376, the reserve fund from Rs. 1,19,395 to Rs. 1,18,612, and the total transactions from Rs. 13,73,156 to Rs. 16,26,113 and the net profits increased from Rs. 32,361 to Rs. 32,608.

151. *Central Banks.*—The Hassan District Central Co-operative Bank has a membership of 70. It has done purely the work of a Central Society, in as much as it has lent only to society members. It has a paid-up share capital of Rs. 4,285 and a deposit of Rs. 1,398 and a reserve fund of Rs. 2,545. It supplemented its resources by borrowing from the Apex Bank, the amount outstanding at the end of the year being Rs. 3,694. Seven of its societies are indebted to the Bank to the extent of Rs. 9,576, the whole of which has become overdue. On account of very bad seasonal conditions that prevailed during the year, the Bank was not able to collect its outstandings to any appreciable extent. But the constitution and the financial condition of the indebted societies were examined during the year. Suits to the value of nearly Rs. 5,000 were filed. The other Central Bank is the Chennarayapatna Federal Co-operative Banking Union and it is being wound up.

152. *Stores.*—There are three Co-operative Stores in the District, two at Hassan and one at Chennarayapatna. Of the former, one is a Khaddar Stores. It was started at the beginning of the year. It has a membership of 33 and a share capital of Rs. 66. It obtained a grant of Rs. 500 from the District Board, Hassan, and with the aid of this capital, did business in Khadi cloth to the extent of Rs. 751, making a profit of Rs. 62. It had a stock of Rs. 303 at the end of the year. The other Stores at Hassan, which was started in November 1923 and did very good work in distributing articles of consumption for nearly three years, is now under voluntary liquidation for want of workers. The Hassan Town Society has a goods branch attached to it and it did very good business in cloth during the year. The sale proceeds amounted to Rs. 40,129 and the gross profit to Rs. 2,354.

SHIMOGA DISTRICT.

163. The number of societies at the beginning of the year was 215. Eighteen societies were newly registered during the year and the registration of four societies was cancelled and two societies were amalgamated into one, so that there were in all 228 societies working at the end of the year. Of these one was a District Bank, one a Federal Banking Union, three Agricultural and Arca Sale Societies, one Spinning Society, one Industrial and Agricultural Association, one House-Building Society, thirteen Stores Societies, thirteen Grain Banks, two Weavers' Societies, two Gudigars' Societies, one Cobblers' Society and the rest ordinary Credit Societies.

164. The membership of all the societies increased from 10,371 to 10,977, share capital from Rs. 2,93,746 to Rs. 3,29,308, deposits from Rs. 1,38,756 to Rs. 1,67,118 and the total working capital from Rs. 6,85,508 to Rs. 8,12,402. The loans issued by these societies during the year amounted to Rs. 4,99,928 and their recoveries to Rs. 3,91,789. The total transactions increased from Rs. 24,64,306 to Rs. 26,63,133 resulting in a net profit of Rs. 43,333. The reserve fund amounted to Rs. 1,31,935 as against Rs. 1,17,431 of the previous year. The Shimoga District Bank showed a small increase in membership and share capital but, was unable to do any financing work for which it was solely organized. With the small working capital of Rs. 3,897 it cannot be expected to render much financial assistance to the societies. Attempts are being made to improve it to function better and achieve its objects.

165. As already stated in the last year's report, the Channagiri Federal Banking Union was chiefly engaged in collecting the arrears from its affiliated societies and remitting the same to the Central Co-operative Bank. It has almost settled its loan account with the Central Bank. As soon as the small differences between the Central Bank and the Union are settled, steps will be taken to wind up the concern as per orders of Government.

166. *Agricultural and Arca Co-operation.*—The outstanding feature in the progress of the Co-operative Movement in the District during the year was the increased attention paid to Agricultural Co-operation. Besides the three Agricultural and Arca Sale Co-operative Societies, as many as 43 Societies set apart from their own funds a sum of Rs. 8,000 for the purchase of agricultural materials. This amount was supplemented by outside capital from the Apex Bank to the extent of Rs. 4,550 at 5 per cent interest. The total volume of transactions done by these societies amounted to Rs. 12,550. Ten ploughs of the value of Rs. 204, 312 manure and cattle fodder worth Rs. 625, seven Nahan Sugarcane mills and five sugarcane pans and pots worth Rs. 1,746 and seeds, such as cocanutt, cotton, potato, groundnut, etc., worth Rs. 543 were purchased by these societies during the year. Apart from the stimulus given by these societies to Non-Credit Agricultural Co-operation, the credit societies in the District accommodated their members to the extent of Rs. 1,49,021 for cultivation expenses i.e., purchase of seed grain, manure, implements of husbandry, etc. It may be pointed out that the Bhimankone Co-operative Society helped 100 of its members to save their arca from Koleroga pest and to collect co-operatively arca worth Rs. 15,000 and to dispose it of at a good profit during favourable season. The District Board of Shimoga gave a grant of Rs. 100 to meet the transportation charges of manures, etc. This has given some further encouragement to societies to take up non-credit agricultural co-operation work.

167. *Industrial Co-operation.*—The Sagar and the Sorab Gudigars' Co-operative Societies continued to do good business during the year. The Sagar Municipality has made a free gift of a building to the society for locating its show-room. To develop industrial co-operation in the District, an economic survey of the families of weavers, potters, etc., has been conducted in some of the villages of Honnali, Channagiri and Shikarpur Taluks and societies for weavers were formed at Issur, Chikmagur and Thippagondahalli at the close of the year. The Weavers' Society at Issur was given a loan of Rs. 4,800 from the Apex Bank to replace the members'

burnt looms and to buy silk thread, etc. It has a share capital of Rs. 196 and a membership of 36.

168. The Spinning Society at Sorab purchased cotton for Rs. 73 and used it for demonstration purposes. It also purchased and sold Khadi for Rs. 150. The Sagar Ganapathy Co-operative Society purchased Khaddar valued at Rs. 2,258 and sold to the extent of Rs. 1,843.

169. *Stores Societies.*—The 13 Stores Societies in the District purchased articles to the extent of Rs. 8,890 and sold them to the extent of Rs. 8,545. A special feature of the transactions was that the Stores took very encouragingly to stocking and selling khaddar cloth. The villagers of Malnad who are far removed from business centres are appreciating the advantages of, and the need for, cloth and provisions stores. Arrangements are being made to popularise these Institutions. It is a point to be noted that the Students' Co-operative Stores at Sorab has struck a new channel in developing co-operative spirit among the student population and is doing very good work though on a humble scale. It has 23 members and a share capital of Rs. 111, holds deposits to the extent of Rs. 138 and transacted business to the extent of Rs. 1,350 resulting in a net profit of Rs. 42. The articles stocked are chiefly books, and articles of stationery ordinarily required by the school boys.

170. *House-Building Societies.*—The House-Building Society at Shimoga continued its good work during the year. It had 193 members and a share capital of Rs. 4,003. It financed its members to the extent of Rs. 20,550 and helped to complete 93 houses. It is contemplating to obtain an additional loan for constructing model houses on sites to be made available by the Municipality. The matter is under correspondence. So far it has done excellent work in the Co-operative field.

171. *Grain Banks.*—The 13 Grain Banks in the District had a membership of 658, a share capital of Rs. 6,769 worth of grain and a working capital of Rs. 8,033 worth of grain. The progress achieved by these Banks is not quite satisfactory on account of the unfavourable seasonal conditions and the absence of granaries to stock the grains collected. Attempts are being made to improve their working.

172. *Depressed Class Societies.*—The question of ameliorating the condition of the depressed classes was earnestly taken up during the year. The societies under this class increased from 12 to 19. An economic survey of over 15 Lambani Thandas was conducted and three societies were organised for their benefit during the year. The idea underlying in starting these Lambani Societies is to obtain lands from the Revenue Department and to form small co-operative colonies of 15 to 20 families each and to confer on them the several benefits that have been sanctioned by Government. Seventy-five acres of land have been given to the Lambanias of Ujjainapur Tanda in Honnali Taluk. It is hoped that these societies will be harbingers of many to come and that the present pitiable condition of these people will be considerably improved in the near future by the application of co-operative principles for their uplift.

173. Four more Societies were newly organised for Adikarnatakas. Their membership increased from 264 to 391, share capital from Rs. 1,477 to Rs. 2,780, working capital from Rs. 2,201 to Rs. 5,154 and transactions from Rs. 5,671 to Rs. 8,692 resulting in a net profit of Rs. 142 against 92 in the previous year. A sum of Rs. 1,250 was advanced from State Funds. Eighteen Home Savings boxes were distributed among the members to encourage thrift. An extent of 100 acres was proposed to be given to about 18 families of Adikarnatakas of Kundur. Preliminary arrangements were made to start an Adikarnataka Colony Co-operative Society at Bhyrapur in Channagiri Taluk. The Aralagodu Kunbi Co-operative Society got a free gift of a Nahan Sugar cane Mill and a Sugar cane pan at a cost of Rs. 300 from the Government and within a short period, it has earned a profit of Rs. 23, by giving the same for hire.

174. *General.*—The societies in the District liberally contributed to the Silver Jubilee Fund of His Highness' 25 years' Rule. In all about Rs. 4,000 was collected in the District, the Shimoga Co-operative Bank contributing Rs. 1,000. The Sagar Ganapathi Co-operative Society, the Channagiri Ranganathaswami Co-operative Society and the Nallur Co-operative Society, Chennagiri Taluk, contributed Rs. 100 each. The Jubilee day was celebrated by many societies with much fervour and

loyalty and some of them commemorated the day by planting topes. Many societies have shown their generosity in contributing funds for the repairs of drinking water wells and free distribution of quinine and for feeding students coming up to attend the Lower Secondary Examinations. The question of starting co-operative societies in model villages was taken up during the year. Out of 38 model villages in the District, 24 have got co-operative societies and action is being taken for starting societies in the remaining villages.

175. In addition to two Taluk Conferences and one District Conference, two Conferences of Adikarnatakas and Lambanies were also held at Channagiri and Honnali. At the District Conference besides the Co-operative section, a Conference of Adikarnatakas and Lambanies of the District was also held. Magic lantern lectures were delivered at the time of the District Conference at Shimoga and at the Marijatra at Sagar. Medals and Certificates were awarded to best co-operators in the District by the District Board. With a view to stimulate propaganda work and to spread co-operative knowledge in the District, a Branch of the Propagandist Institute was started at Shimoga during the year. The District Board of Shimoga helped the Institute to the extent of Rs. 100 and arrangements are in progress for holding training classes. An Agricultural Exhibition was successfully held by the Bhimankone Co-operative Society at the time of its general meeting. The Shimoga Co-operative Bank, the Sagar Ganapathi Co-operative Society, Kumsi Co-operative Society, Siralakoppa Co-operative Society, Bhimanakone Co-operative Society, Dugganikoppa Co-operative Society and Shikaripur Town Society are maintaining independent Reading Rooms for the benefit of their members. It is satisfactory to note that such Co-operative Reading Rooms are increasing in number and becoming popular and meeting an important civic want.

176. Of the societies that did good work, the following deserve special mention :—

1. The Shimoga Co-operative Bank.		
2. The Shimoga Bhavasarakshatriya Co-operative Society.		
3. The Sagar Ganapathi	do	do
4. The Bhimanakone	do	do
5. The Honnali	do	do
6. The Sorab Ranganatha	do	do
7. The Talakalkoppa Havyka	do	do
8. The Bidarakoppa	do	do
9. The Kumsi	do	do
10. The Sorab Middle School	do	do
11. The Nallur	do	do
12. The Channagiri	do	do
14. The Mandagadde	do	do
15. The Hulikal	do	do
16. The Soratur	do	do

KADUR DISTRICT.

177. The number of societies in the District at the beginning of the year was 122. Nine new societies were registered during the year and the registration of one society was cancelled, so that there were 130 societies working at the end of the year as detailed below :—

One District Central Bank, one Federal Banking Union, two Agricultural Societies, one Industrial Society, eleven Stores Societies, one combined Stores and Banking Society, four Grain Banks, one Industrial and Agricultural Association, one Weavers' Society, three House Building Societies, one Cardamom Society, one hundred and three ordinary Credit Societies.

178. The membership of all the societies increased from 7,189 to 7,558, their share capital from Rs. 2,61,553 to Rs. 2,81,260, deposits from 82,724 to Rs. 1,00,426 and their total working capital from Rs. 4,94,519 to Rs. 5,56,692. The loans granted by all the societies amounted to Rs. 3,15,700 and their recoveries to Rs. 2,81,204 as against Rs. 2,82,167 and Rs. 2,58,070 in the previous year. The total transactions of all the societies increased from Rs. 11,26,131 to Rs. 13,04,773 and their net profits from Rs. 31,218 to Rs. 35,390 and their reserve fund from Rs. 1,02,613 to Rs. 1,17,883.

179. The Kadur District Central Bank has got a membership of 35 (27 societies and eight individuals), a share capital of Rs. 2,438 and a working capital of Rs. 3,920. The total transactions amounted to Rs. 2,934 and the net profits to Rs. 268. The Kadur Federal Banking Union has discharged all its debts to the Provincial Co-operative Bank and returned deposits to the extent of Rs. 323.

Arrangements are being made to wind up the affairs of the institution.

180. *Agricultural Co-operation*.—Nineteen Societies undertook agricultural

Co-operation work for the benefit of their members during the year and set apart Rs. 7,500 for the purpose, out of their funds and nine of them were financed from the Apex Bank to the extent of Rs. 3,450 at the concession rate of 5 per cent interest. They purchased 100 maunds of Honge cake, 450 maunds of groundnut cake, 190 maunds of castor cake and 560 maunds of sulphates worth Rs. 2,270 in all, paddy mixture worth Rs. 250, coffee mixture worth Rs. 600 and cattle manures worth Rs. 500 and sold them to their members. Their total transactions amounted to Rs. 3,670 as against Rs. 3,420 in the previous year. Five Mysore ploughs were also purchased for being hired out to members. The societies at Ambale, Kadur, Lakuvalli, Bhandagadi and Kigga deserve special mention for their good work in this direction. They helped the members in getting for their use Nahar Sugarcane mills, H 22 ragi seeds and sulphates. The Mudgere Co-operative Society continued to run the agricultural depot at Mudgere and conducted transactions to the extent of Rs. 1,200.

181. *Areca Co-operation*.—Of the two Areca Sale Societies, at Sringeri and

Hosakoppa, the former society, with a membership of 25 and a share capital of Rs. 497, did good work during the year. It was assisted by the local Sharda Credit Society with deposits to the extent of Rs. 5,000 and was able to collect 696 maunds of areca from 12 members and help them to sell it at favourable rates. The members thereby derived profit at a rupee per maund. The society is badly in need of a building, a clerk and a peon and as it cannot meet the cost thereof out of its slender income, a special grant is necessary in the initial stages. Without such facilities especially at the start, such societies cannot be expected to do good work and be of use to their members. Halandur and Kattemane Societies advanced loans on areca crop and collected 693 maunds of areca and sold them, obtaining higher prices to their members. The Sakrepatna Co-operative Society obtained a cash-credit of Rs. 5,000 from the Apex Bank and financed 23 of its areca growing members for the improvement of their gardens. This society which had financed 20 of its members during 1926-27 is stated to have helped them to derive a profit of about Rs. 2,000 therefrom during 1927-28. The society at Rudrapada, Agrahar helped 38 of its members by advancing loans on areca crop to the extent of Rs. 3,225. The quantity of areca collected and sold during the year amounted to 960 maunds. In the absence of funds at concessional rates of interest for financing societies of this type, and of central sale agencies with transportation arrangements, the credit societies in the areca growing areas were induced to set apart a portion of their working capital for being given as advances to areca growers and to collect and dispose of areca co-operatively.

182. *Industrial Co-operation*.—The Tarikere Shoe Manufacturing Society sold Rs. 70 worth of raw materials to its members. The cobblers are experiencing difficulties in getting good materials for their industry and are entirely lacking in united action and are not steady and regular. Difficulty is also being felt in re-covering the cost of materials supplied to them. Attempts are, however, being made to create harmony and co-operative spirit amidst them and improve the work of the society.

183. Four societies undertook the encouragement of Khadi cloth. They purchased Khadi worth Rs. 1,100 and sold Rs. 1,000 worth of the same. Two societies purchased 25 charakas and disposed of 22 during the year. There is only one Weavers' Co-operative Society in the District viz., the Shivane Weavers' Co-operative Society and it has made good progress during the year. The number of members increased from 29 to 34, share capital from Rs. 917 to Rs. 1,760, total transactions from Rs. 1,937 to Rs. 8,400 and while the net profits for the last year was nil, it has come up to Rs. 277 during the present year.

184. *Stores Societies*.—The 11 Stores Societies in the District had a membership of 342. They purchased articles to the extent of Rs. 20,320 and sold them to

the extent of Rs. 18,900 which resulted in a net profit of Rs. 710. Encouragement is being given for the starting of Stores societies in larger numbers.

185. *Depressed Class Societies*.—The number of such societies increased from 7 to 10. Their membership increased from 218 to 282 and the working capital from Rs. 1,492 to Rs. 1,583. Their total transactions amounted to Rs. 6,000 and their net profits to Rs. 49 as against Rs. 3,985 and Rs. 25 respectively during the previous year.

186. *Grain Banks*.—The number of Grain Banks in the District is 3. They had a membership of 182 and a share capital of 192 pallas of grain. Their profits amounted to 11 pallas. Attempts are being made to improve the work of these banks by overhauling their accounts, selecting suitable managing directors and appealing to the local bodies for financial and other help for the construction of granaries.

187. *House Building Co-operative Societies*.—Three House Building Co-operative Societies were organised during the year of which one is for the exclusive benefit of the Adikarnatakas of Chikmagalur Town. They have started work after the close of the official year.

188. *Cardamom Co-operation*.—The benefits of Co-operation and concerted action having been brought home to the cardamom growers of Mudgere Taluk a society was organised during the month of June 1928 and an influential Committee elected and it has commenced work since the close of the official year.

189. *General*.—Thirty-nine Societies in the District contributed liberally to the Silver Jubilee Fund of His Highness the Maharaja of Mysore. The total contributions amounted to Rs. 1,775. In addition, the societies spent about Rs. 300 for celebrating the Silver Jubilee Day. Four Societies in the Chikmagalur Taluk contributed a sum of Rs. 125 towards the maintenance of the National School at Chikmagalur. It is really gratifying to note that the societies of Tarikere, Ajjampur and Birur have given munificent donations of Rs. 1,000, 200, 100 respectively, out of their profits, for the starting of a High School at Tarikere. The Hosahallipet Co-operative Society in the Chikmagalur Taluk set apart a sum of Rs. 100, out of its net profits for 1926-27, for village improvement work and necessary repairs of roads were effected. The society at Bukkamabudhi in Tarikere Taluk contributed a sum of Rs. 40 for providing a maternity cot in the local dispensary. The Kadur and Birur Societies are maintaining free Reading Rooms and 40 societies are subscribing for the Mysore Co-operative Journal.

190. At the District Conference held in May last, the District Board was pleased to award certificates of honour to four of the best Co-operators in recognition of their services to the cause of Co-operation. Certificates of merit were also granted to 12 societies in the District for good work done.

191. Of the societies that did good work in the District, the following deserve special mention.—

1. The Chikmagalur Town Co-operative Society.
2. The Hiremagalur Co-operative Society.
3. The Ambale do
4. The Kadur do
5. The Sakrepahna do
6. The Mudgere do
7. The Tarikere do
8. The Balehonnur do
9. The Ajjampur do
10. The Halandur do
11. The Sringeri Sri Sarada Co-operative Society.
12. The Kigga do
13. The Koppa Town Co-operative Society.
14. The Narve Co-operative Society.
15. The Sivane Weavers' Co-operative Society.

CHITALDRUG DISTRICT

192. There were 162 Societies at the beginning of the year. Twelve Societies were registered and the registration of four societies was cancelled during the year.

leaving 170 Societies at the close of the year. Of these, 4 were Weavers' Societies, 2 Khadi Societies, 1 Stores, 3 Agricultural Co-operative Societies, 1 Cotton Sale Society, 1 Shoe-Makers' Society, 10 Grain Banks, 24 Depressed Class Societies and the rest ordinary Credit Institutions. The membership of all the Societies in the District increased from 4,965 to 5,770 as also the Share Capital and Deposits which amounted to Rs. 1,02,261 and Rs. 32,619 as against Rs. 90,992 and Rs. 29,679 of last year. The loans borrowed from the Central Institutions amounted to Rs. 76,495 while the amount borrowed from Government was Rs. 4,200. The total Working Capital increased from Rs. 2,51,050 to Rs. 2,95,517. The loans issued to members during the year amounted to Rs. 1,18,956 as against Rs. 1,26,913 and repayments made by them to Rs. 87,837 as against Rs. 91,347 of the last year. The total transactions of all societies in the District amounted to Rs. 4,24,060 as against Rs. 4,11,244 of the previous year which resulted in a net profit of Rs. 12,945 as against Rs. 13,870 in the previous year. The reserve fund of all the societies rose from Rs. 70,128 to Rs. 80,173.

193. *Agricultural Co-operation.*—The 3 purely Agricultural Societies did not do any work and they will be wound up after adjusting their accounts. As many as 25 ordinary Credit Societies undertook agricultural co-operation work and set apart Rs. 5,500 out of their Reserve Fund. In addition to the above, six societies borrowed Rs. 3,000 from the Apex Bank for this purpose. The articles dealt with were chiefly improved ploughs, ragi, paddy and groundnut seeds and Ammonium sulphate and paddy mixture.

194. The Harihar Cotton Sale Society has not shown any progress during the year under report. The State Loan of Rs. 1,000 sanctioned to the society is overdue. The management of the society is not in proper hands and arrangements have been made for the immediate recovery of the loan due to Government.

195. *Industrial Co-operation.*—There were 3 Societies (Weavers) at the beginning of the year and one more society was organised at Molakalmuru as per representation made by the people of the place to the Dewan Sahib during his visit to the Taluk in the month of December 1927. The newly organised society has 45 members and has collected a share capital of Rs. 1,573. It purchased raw materials worth Rs. 4,066 and sold materials valued at Rs. 2,423. There is every indication that this society would become very popular.

196. The older society at Molakalmuru did not show any progress during the year. It has again incurred a loss of Rs. 137 on account of depression in trade. The society will be revived, if possible, or arrangements made for its winding up. A sum of Rs. 1,000 was sanctioned by Government to the Hosdurga Weavers' Society and the amount was drawn on 30-6-28. The Malladihalli Weavers' Co-operative Society was also given a loan of Rs. 1,000 from Government towards the close of the official year. The Shoe Makers' Society at Harihar has not yet started work in right earnest. Out of the two Khadi Societies in the District, the one at Chitaldrug has been doing fairly good work. It has purchased and sold Khadi worth Rs. 1,025 and realised a profit of Rs. 75. The spinning school organised by the society has been taken over by the District Board and is being managed by it separately. The Khadi Stores at Chellakere has not yet started work.

197. *Depressed Class Societies.*—There were 20 Depressed Class Societies at the beginning of the year and 4 more were started during the year making a total of 24 at the close of the year. They had a membership of 432, a share capital of Rs. 1,843 and held a sum of Rs. 570 as deposits. Two societies were given loans amounting to Rs. 1,200 from State Funds. The total transactions of all the societies amounted to Rs. 5,383 which resulted in a net profit of Rs. 43. Two societies were supplied ploughs from the Agricultural Department worth Rs. 58 at half cost, the other half being met from the funds specially placed at the disposal of the Registrar for this purpose. Thirty-four Home Savings Boxes have been distributed among the members of the societies and a sum of Rs. 35 was collected as small deposits from them.

198. *Stores Societies.*—There is only one Stores Society in the district. Its chief work continues to be the same as in last year viz., recovery of its dues.

199. *Grain Banks.*—There were 10 Grain Banks at the close of the year with a membership of 229. They have lent 293 pallas of grain to their members.

Unless suitable granaries are constructed for these Banks, satisfactory progress cannot possibly be achieved.

200. Of the societies that did good work in the District, the following deserve mention :—

1. The Chitaldrug Co-operative Society.
2. The Chitaldrug Non-Gazetted Officers' Co-operative Society.
3. The Chitaldrug Khadi Co-operative Society
4. The Oblapur Co-operative Society.
5. The Mirasabihalli Co-operative Society.
6. The Harihar do
7. The Maradihalli do
8. The Malladihalli do
9. The Murudi do
10. The Dodda Siddavanahalli Adikarnataka Co-operative Society.
11. The Sondekola do do
12. The Hireguntanur Co-operative Society.

VI. RESERVE FUND.

201. The total Reserve Fund of all the Societies increased from Rs. 17,56,803 to Rs. 18,30,493 on 30th June 1928. The increase would appear to be small, but it is due to the fact that other funds, such as, building fund, rebate fund, etc., had been included in the amount shown as reserve fund in the previous year and these have been excluded now, as they do not constitute the reserve fund proper. The other funds amounted to Rs. 87,186. The distribution of reserve fund according to the Districts is shown below :—

District				On 30th June 1927	On 30th June 1928
				Rs.	Rs.
Bangalore	...	..	...	6,35,826	5,62,483
Kolar	...	..	...	1,75,990	1,77,007
Tumkur	...	...	...	3,07,186	3,86,647
Mysore	...	...	...	2,28,231	2,55,753
Hassan	...	...	...	1,19,395	1,18,612
Shimoga	...	...	...	1,17,434	1,31,935
Kadur	...	...	...	1,02,613	1,17,883
Chitaldrug	...	...	...	70,128	80,173
Total				17,56,803	18,30,493

202. The Reserve Fund amounts to 46·5 per cent of the total paid up share capital of all the societies and 13·9 per cent of the total working capital. Some of the rural societies have invested their reserve funds in the Apex Bank as shares and deposits and a portion is utilised as working capital for the purchase and sale of agricultural requirements, such as, seeds, manure and implements. Many of the Urban Societies and Banks have invested a portion of their reserve funds in the buildings required for locating their offices. At the 12th Mysore Provincial Co-operative Conference, it was resolved that a minimum proportion of the reserve fund which should not be less than a third of the paid up share capital should always be invested in the Apex Bank or Government Securities. The Madras Co-operative Committee have recommended that, in the case of primary societies, the proportion of reserve fund that should be invested in a readily available form should be not less than 20 per cent of the working capital and that the remainder may be utilised in their own business. It should be admitted that as the rates of interest allowed by the Apex Bank on the deposits are comparatively smaller than the lending rate of the societies, they find it advantageous to utilise the fund in their own business, but they have been instructed to invest at least a quarter of the fund in a readily available form. So far, nearly a lakh of rupees is invested in Government bonds and another lakh in the Apex Bank by way of shares and deposits.

VII. RESOURCES.

203. The Working Capital of all the societies increased from Rs. 1,12,38,937 to Rs. 1,31,03,223 during the year. The following comparative statement shows the sources from which the three classes of societies derive their Working Capital:—

	Central		Agricultural		Non-Agricultural		Total	
	On 30th June 1927	On 30th June 1928	On 30th June 1927	On 30th June 1928	On 30th June 1927	On 30th June 1928	On 30th June 1927	On 30th June 1928
1. Share capital	5,30,020	5,42,434	11,21,422	10,58,362	20,86,400	22,68,856	86,71,782	39,35,712
2. Deposits from individuals	20,15,637	21,79,535	4,07,312	2,95,320	18,21,461	24,12,201	41,82,418	52,03,068
3. Deposits from societies	2,59,070	4,27,266	420	420	34,051	672	2,93,541	4,27,838
4. Loans from Apex or Central Banks	29,806	...	10,93,451	11,78,694	1,41,771	2,20,863	12,06,028	13,99,667
5. Loans from Gov-ernment	...	...	35,842	29,891	1,46,474	1,77,527	1,76,505	2,13,869
6. Reserve Fund	2,83,993	2,26,310	7,10,404	6,91,166	8,51,610	8,93,779	17,56,303	18,30,493
7. Other funds	...	87,146	...	...	...	...	...	87,186
Total	31,18,631	37,72,751	30,01,609	34,56,674	61,11,797	69,73,798	112,38,937	131,03,223

It will be seen from the above that the Share Capital has not appreciably increased in the case of the Central Societies, but in the case of the Agricultural Societies there has been an increase of about Rs. 66,000 and in the case of Non-Agricultural Societies the increase is nearly Rs. 87,000. The Deposits held by the societies from individuals have increased in all the classes by nearly 10.79 lakhs of rupees. This is a sure indication of the increasing popularity of the Movement and the growing public confidence which it commands.

VIII. DISPUTES AND LITIGATION.

204. The number of suits for adjudication during the year decreased as in the previous year. This is a hopeful sign. One thousand nine hundred and forty-three suits of the value of Rs. 2,61,047 were entertained during the year as against 2,292 suits of the value of Rs. 2,83,863 in the previous year. The decrease may chiefly be attributed to the result of the consolidation work during the past few years, and to the increased attention that is being paid by the managing committees of societies to the repaying capacity of the borrowers, as a result of the propaganda work undertaken by the Department. Including 892 suits pending disposal at the beginning of the year, the total number of suits for disposal was 2,835. Out of this, 2,143 suits were disposed of during the year leaving a balance of 692 suits pending at the close of the year.

205. The Registrar, the Personal Assistant and the Sub-Assistant Registrar disposed of 162 suits in the year and the Assistant Registrars of Bangalore, Mysore, Tumkur and Shimoga Divisions, disposed of 503, 507, 558 and 418 respectively. At the close of the year 103 suits were pending with the Registrar and 103, 156, 175 and 155 with the Assistant Registrars of Bangalore, Mysore, Tumkur and Shimoga Divisions, respectively.

206. Two hundred and seven suits involving claims amounting to Rs. 52,528 were entertained during the year without the necessary court fee stamps, as the financial condition of those societies would not permit them to pay the necessary fees at the time of filing the suits.

207. The stamp revenue realised by Government during the year on account of Co-operative Suits amounted to Rs. 5,580 as against Rs. 6,121 in the previous year. The decrease in the Revenue is due, as previously stated, to the fall in the number of suits and also to the free grant of permission to societies to seek immediate relief in the Civil Courts against the defaulters, as attachment before judgment in urgent cases could not be got by the institution of suits before the Departmental Officers.

208. There were 4,248 decrees pending execution at the beginning of the year and 2,017 decrees were sent for execution during the year, making in all a total of 6,265 decrees for execution. Of these, 1,554 were executed during the year leaving a balance of 4,711 at the close of the year as against 4,248 of the previous year.

209. The following statement shows the details of execution work done in the Districts and by the Heads of Offices:—

Name of District	Decrees in the beginning of 1927-28	Decrees sent during 1927-28	Total	Number executed during 1927-28	Balance at the end of 1927-28	Value of decrees
Bangalore	748	243	991	94	897	Rs. 1,69,270
Mysore	244	191	435	187	248	39,710
Kolar	322	259	581	131	450	98,554
Hassan	249	67	316	173	143	19,280
Tumkur	747	566	1,313	289	1,024	1,06,136
Chitaldrug	217	142	359	78	281	37,772
Shimoga	482	164	646	169	477	30,780
Kadur	583	147	730	193	537	28,207
With the Heads of Departments.	656	238	894	240	654	65,414
Total	4,248	2,017	6,265	1,554	4,711	5,95,123

210. The establishment of four Special Sheldars sanctioned by Government in their Order No. 2034-6—C. S. 33-24-11, dated 24th January 1925, for the speedy execution of Co-operative decrees was continued during the year under report and they continued to work in the Bangalore, Kolar, Mysore and Tumkur Districts where the pendency was heavy. An additional special Sheldar for the Channarayana Taluk and two for the Kadur District were sanctioned by the Revenue Commissioner.

211. The facility of getting co-operative decrees executed through the Civil Courts sanctioned by Government in May 1927 has not been availed of by the plaintiff societies to any appreciable degree, in spite of circular instructions issued in that behalf. The attention of the societies has again been drawn to this easy procedure of getting decrees executed. The Revenue Law has also since been amended (Section 187 (A) of the Mysore Land Revenue Code) so as to enable purchasers at revenue sales to obtain possession of the properties of which they have bought the right, title and interest in the same manner as in the case of sales conducted by the Civil Courts in execution of Civil Court decrees. It is trusted that the Societies will take advantage of these additional facilities for the execution of decrees and release the amount of nearly 6 lakhs of rupees now locked up in the hands of judgment debtors and make it available for granting loans for productive purposes.

IX. AUDIT AND INSPECTION.

212. As during the previous year, the audit and inspection of societies received special attention, side by side with expansion. Owing to the very unwieldy charges of Inspectors, the accounts of all the societies could not be audited. The accounts of 1,112 societies were fully audited by the Inspectors, while as many as 114 societies got their accounts audited by certified auditors and accountants. Moreover, besides the urban Banks and Societies, some of the Taluk Headquarters Societies also engaged the services of certified Auditors for the audit of their accounts.

213. The Inspectors inspected the accounts of as many as 1,523 societies, conducted the General Meetings of 843 societies, explained the affairs of the societies to the members and arranged for the distribution of dividends to share-holders. With the extra hands sanctioned by Government recently, it is hoped that better results will be achieved during the next year in the direction of inspection and audit.

X. THE MYSORE CO-OPERATIVE REGULATION AND RULES.

214. No changes were made in the Regulation or Rules during the year. Proposals for the amendment of the Regulation have been forwarded to Government.

XI. CLASSIFICATION OF SOCIETIES.

215. Government in their No. D. 5165—C. S. 33-26-29, dated 15th November 1927 passing orders on certain resolutions of the Ninth Conference of the Registrars of Co-operative Societies in India directed that societies should be classified according to co-operative efficiency. The classification results for the year are as follows:—

A. Class	... Societies which require no help from official or non-official staff	...	142
B. Class	... Societies which are generally in a sound condition but may not be perfect in all respects.		1,079
C. Class	... A bad society which is capable of improvement	...	521
D. Class	... Societies which have to be cancelled if not improved before two years.		124
Total Number of societies			1,866

XII. MISCELLANEOUS.

216. The statistical tables appended to the report are in the form prescribed by the Government of India and no changes were made in them during the year.

217. *Propaganda work.*—Reference has already been made to the propaganda work that has been done by the officers of the Department, the Hon. Organizers and the Hon. Supervisors. The Mysore Co-operative Propagandist Institute continues to publish the "Mysore Sahakara Patrike" in Kannada, the only journal in Mysore specially devoted to Co-operation. Two hundred and forty-two Co-operative Societies have been subscribing to the Journal. The improvement of the journal both in matter and get up is engaging the attention of the Institute and it is hoped that a larger number of societies will subscribe to the Journal and thereby spread co-operative knowledge among the people. Government sanctioned a grant of Rs. 500 to the Institute for carrying on its work.

218. The Institute arranged through its Mysore Branch for the holding of training Classes for the benefit of the Secretaries and office-bearers of rural co-operative societies. In all, 45 persons underwent training during the year. The Mysore and Hassan District Boards kindly gave Rs. 150 each to the Institute for the grant of scholarships to candidates who attended the classes. The Mysore District Board donated a sum of Rs. 50 to the Branch Institute to equip itself with needful books and pamphlets. One special feature of this year's classes was the addition of lectures on Industries, Agriculture, Sericulture and Hygiene and also visits to special types of societies with a view to give a practical finish to the training. After the training was over, examinations were held and certificates awarded to the successful candidates.

219. Under the auspices of the Propagandist Institute, the Fourteenth Mysore Provincial Co-operative Conference was held at Mysore in October 1927 under the presidency of Mr. (now Rajamanthrapravina) C. S. Balasundaram Iyer, B.A., Member of Council. The Conference was graciously opened by His Highness the Yuvaraja of Mysore, the guiding Patron of the Co-operative Movement in Mysore. Two hundred and twenty-five delegates and 104 visitors representing 164 co-operative societies of various parts of the State attended the Conference. His Highness was graciously pleased to present the co-operative Shields to the best Co-operative Societies and also the Gold Medals and certificates of Honour to the gentlemen who had by their personal and disinterested labours promoted the cause of Co-operation in the State.

220. The names of the winners are noted below :—

CO-OPERATIVE SHIELDS.

WINNER SOCIETIES.

Best Urban Co-operative Bank in the State ..	The Bangalore City Co-operative Bank, Ltd., Bangalore.
Best Co-operative stores in the State ..	The Bangalore City Co-operative Society, Ltd., Bangalore.
Best Industrial Co-operative Society in the State.	The Mysore City Ramalingeswara Chowdeswari Weavers' Society, Mysore.
Best Agricultural Co-operative Society in the State.	The Mandya Agricultural Co-operative Stores, Ltd., Mandya.

EIGHT BEST CREDIT SOCIETIES, ONE IN EACH DISTRICT.

1. Bangalore District ...	Closepet Co-operative Society, Closepet (wins finally).
2. Kolar „ ...	Chintamani Society, Ltd., Chintamani.
3. Tumkur „ ...	Midigeshi Society, Madhugiri Taluk.
4. Mysore „ ...	Nanjangud Co-operative Bank, Ltd., (wins finally).
5. Hassan „ ...	Hole-Narsipur Sri Lakshminarasimha Society, Ltd., Hole-Narsipur.
6. Shimoga „ ...	Bhimanakone Society, Unltd., Sagar Taluk.
7. Kadur „ ..	Sringeri Saradamba Society, Sringeri (wins finally).
8. Chitaldrug „ ...	Maradihalli Society, Unltd., Hiriya Taluk.

WINNERS OF THE GOLD MEDALS FOR CO-OPERATION.

1. Mr. H. Venkataramaiya, B.A., B.L., Tumkur.	Development of Co-operation in the Tumkur District.
2. „ S. Venkatesaiya, B.A., B.L., Hassan.	Development of Co-operation in general.

WINNERS OF THE CERTIFICATES OF HONOUR.

1. Mr. M. Puttaswami Gowda, Mangalvarpet, Chennapatna.	Development of Sericultural Co-operation.
2. „ G. Subha Rao, Closepet ...	Development of Closepet Co-operative Society.
3. „ Srinivasa Rao Selke, Doddamaravadi, Kankanhalli Taluk.	Development of Doddamaravadi Society.
4. „ M. N. Shamiah, Mudiyanur Co-operative Society, Mulbagal Taluk.	Development of Mudiyanur Society.
5. „ K. Suriah, Chintamani ...	Development of Chintamani Co-operative Society.
6. „ R. Puttaveerabhadrappe, Madhugiri Taluk.	Development of Midigesi Co-operative Society.
7. „ G. Ramasastri, Koratagere ...	Development of Co-operation in the Koratagere Sub-Taluk.
8. „ Vasudevabhatta, Hiriya Taluk ...	Development of Maradihalli Society, Hiriya Taluk.
9. „ Venkatananjappa, Mysore ...	Development of Palace Central Society.
10. „ Abba Baker Khan, Mysore ...	Development of Third Infantry Society, Mysore.
11. „ M. S. Dharanendrayya, Mandya ...	Development of Co-operation in the Mandya Taluk.
12. „ V. Shamiengar, T.-Narsipur ...	Development of T.-Narsipur Co-operative Society.
13. „ N. Venkatachar, Grama ...	Development of Grama Society, Hassan Taluk.
14. „ G. I. Muniswami Mudaliar, Kadur ...	Development of Kadur Society, Kadur Taluk.
15. „ K. Rajappa, Tarikere ...	Development of Tarikere Society, Tarikere Taluk.
16. „ B. Rama Rao, Sagar ...	Development of Sagar Ganapati Co-operative Society, Sagar Taluk.

221. Seventeen resolutions on matters affecting the movement and indicating the lines on which it should be developed and strengthened were passed by the Conference. Perhaps the most important resolution was that relating to the constitution of the Conference. The Propagandist Institute and the Department have taken necessary action on the several resolutions.

222. In addition to the above Conference, which has now become an annual function during the Dasara Season at Mysore, several District and Taluk Conferences were held. A few independent Taluk Co-operative Conferences were also held during the year. I attended four District Conferences and the Lambani and Adikarnataka Conferences held at Shimoga and Kolar respectively. The Assistant Registrars, Inspectors and Sub-Assistant Registrars also attended some of these Conferences and delivered lectures on Co-operation, Education, Sanitation, Hygiene and other allied topics. Special Magic Lantern Lectures were also delivered at the Conferences.

223. *Civic and Social Work of the Societies.*—Many societies are maintaining free Reading Rooms for the benefit of not only their members but also the general public. Some of the societies in the Kadur District voted funds for the Tarikere High School. Some societies voted funds for the repairs of village roads, for the free grant of clothing to the Adikarnataka School children, for the free grant of books, etc., to poor students, for feeding boys that attend the Lower Secondary Examinations and such other objects of public utility. Special mention may be made of the Hassan Town Co-operative Society which voted Rs. 100 to the Guzrat Flood Relief Fund and Rs. 500 for the grant of scholarships to the poor students of the Hassan Schools. The Bhimankone Co-operative Society arranged for an Agricultural Exhibition at the time of its general meeting. Reference has already been made in the last year's report about the contributions voted by societies to the Silver Jubilee Fund of our beloved Maharaja's 25 years' Rule as a mark of the humble gratitude of the Co-operators of the State.

XIII. ATTITUDE OF THE PUBLIC AND OFFICIAL AND NON-OFFICIAL ASSISTANCE.

224. The attitude of the general public towards the movement continues to be extremely cordial. Persons who at one time looked upon the movement with suspicious eyes are now actively participating in the development of the movement and the 23 years' work is slowly bearing fruit. People have begun to understand the value and meaning of Co-operation and are appreciating the advantages that accrue by joint and concerted action. Much, however, remains to be done, and the need for a strong and an ever-increasing body of educated non-official workers who would carry the gospel of co-operation and the spirit of co-operative service to the nooks and corners of the State is being felt more and more. In the opening address of His Highness the Yuvaraja of Mysore to the 14th Mysore Provincial Co-operative Conference, His Highness laid special emphasis on this aspect of service in the cause of "Social Reconstruction and Economic Development" and appealed to all the patriotic citizens of Mysore to so work as to make "the spirit of Co-operation permeate every activity of the people."

225. The movement continues to enjoy as ever the gracious patronage and liberal support of their Highnesses the Maharaja and the Yuvaraja of Mysore, and it is under a deep debt of gratitude to His Highness the Maharaja for His Highness' gracious and unstinted support to the Talitadripur Co-operative Society which has undertaken the work of making the village a model one. The Dewan has been evincing keen personal interest in all that pertains to the welfare of the movement. The Members of Council have been equally sympathetic. During their tours, they were pleased to inspect a number of Co-operative Institutions and give valuable advice to them in the matter of their further development and the enhancement of their usefulness. The Government have given me special help in the matter of pushing forward House Building, Sericultural and Agricultural Co-operation and in the amelioration of the Depressed Classes.

226. There was the closest possible co-ordination between this Department and the other Development Departments. The Revenue Commissioner, the Deputy Commissioners, the Sub-Division Officers, the Economic Superintendents and Amildars, the Director of Agriculture and his Assistants, the Director of Industries and his Assistants, the Secretary, Economic Conference, the Chief Conservator of Forests, Mr. G. H. Krumbiiegel, the Superintendent of Sericulture, and the Superintendent of the Civil Veterinary Department, have one and all rendered me valuable assistance in the expansion and consolidation of the Movement and in the development of special types of societies, and to all of them, I tender my grateful thanks.

My thanks are also due to the several non-official workers whose disinterested and selfless exertions in the cause of Co-operation cannot be too highly praised.

227. The progress which the department has been able to achieve during the year is chiefly due to the loyal and hearty manner in which the Departmental staff have worked with unabated faith in the efficacy of the movement as a powerful factor in the uplift of the masses. The Assistant Registrars, the Sub-Assistant Registrars, the Inspectors, Assistant Inspectors, the Honorary Organizers, and Supervisors and the office staff have one and all worked hard during the year and to all of them my thanks are due. My special thanks are also due to my Personal Assistant Mr. T. Venkataramanayya, B.A., who has rendered me much assistance not only in office work, but also in the preparation of the Inspectors' Hand Book and Office Manual, in the revision of certain office forms and in the amendment of the Co-operative Regulation, which is now before Government.

228. Special attention will be devoted to the following items of work during the year 1928-29:—

1. Development of the Propagandist Institute and the improvement of the "Mysore Saha-kura Patrike."
2. Extending the usefulness of the Apex Bank and seeing that more societies obtain their financial requirements therefrom.
3. Development of House Building Co-operation with special reference to rural parts.
4. Consolidation of the existing Depressed Class Co-operative Societies and expansion of the movement among them.
5. Propaganda work among the Weavers, Sericulturists and people belonging to Depressed Classes.
6. Introduction of the system of crop and produce loans in well-established Co-operative Societies.
7. Development of the Gottigere Colony.
8. Development of Non-Credit Agricultural Co-operation with special reference to the supply of agricultural requirements.
9. Organization of Co-operative Societies for Women.
10. Organization of Students' Stationery Co-operative Societies.

I have the honour to be,
Sir,
Your most obedient servant,
K. H. RAMAIA,
Registrar.

APPENDIX A.

List of charges of Inspectors of Co-operative Societies.

Sl. No.	Name of Circle	Taluk-s included -	Number of Societies	Headquarters	Name of the Inspector in charge
		REGISTRAR'S OFFICE.			
1	Bangalore City Circle <i>Bangalore District.</i>	Bangalore City II.—BANGALORE DIVISION.	60	Bangalore City.	Mr. B. Suryanarayana Rao B.A.
2	Bangalore Taluk Circle	1. Bangalore Taluk except Banga- lore City. 2. Devanahalli ...	62	Bangalore ...	.. L. Madhaya Rao, B. Com.
3	Nelamangala Circle ...	1. Nelamangala, 2. Magadi ...	55	Nelamangala	.. B. Rangiongar, B.A., LL.B.
4	Channapatna Circle...	1. Channapatna. 2. Kaikanhalli. 3. Closepet Sub-Taluk ...	84	Channapatna	.. M. Narayana Rao, B.A., B.L.
5	Dodballapur Circle ...	1. Dodballapur	53	Dodballapur.	.. B. V. Hiriyannaiya
6	Anekal Circle ...	1. Anekal. 2. Hoskote ...	59	Anekal ...	.. N. V. Tirunaniengar.
	<i>Kolar District.</i>				
7	Kolar Circle ...	1. Kolar. 2. Malur. 3. Bow- ringpet.	53	Kolar ...	.. H. Venkataramiah, B.A.
8	Chintamani Circle ...	1. Chintamani, a. Srinivaspur. 3. Mulbagal. 4. Sidlaghatta.	67	Chintamani	.. Abdul Basith.
9	Chikballapur Circle...	1. Chikballapur. 2. Gori- bidnur. 3. Bagepalli. 4. Gud- banda Sub-Taluk.	57	Chikballapur	.. G. K. Keshavamurth- iengar, B.A.
	<i>Mysore District.</i>	III.—MYSORE DIVISION.			
10	Mysore Circle ...	1. Mysore City and Taluk 2. Seringapatam.	71	Mysore ...	.. B. Srinivasa Rao.
11	Hunsur Circle ...	1. Hunsur. 2. Yedatore. 3. Heg- gaddevankote. 4. Gundlupet.	65	Hunsur ...	.. N. Devaraj Urs.
12	Mandya Circle. ...	1. Mandya. 2. Malvalli. 3. Nagamangala. 4. Krishna- rajpete.	84	Mandya ...	.. A. N. Rama Rao, B.A.
13	Chamarajnagar Circle	1. Chamarajnagar. 2. Nanjangud 3. T. Narsipur. 4. Yelandur Jahgir.	83	Chamaraj- nagar.	.. S. Nanjappa.
	<i>Hassan District.</i>				
14	Hassan Circle ...	1. Hassan. 2. Arsikere ...	59	Hassan ...	.. C. N. Ramachandra Rao, B.A.
15	Manjarabad Circle ...	1. Manjarabad. 2. Belur. 3. Alur Sub-Taluk.	52	Sakleshpur ...	.. Abdul Khudus, B.A.
16	Hole-Narsipur Circle	1. Hole-Narsipur. 2. Arkalgud...	52	Hole-Narsi- pur.	.. T. Shannanna, B.A.
17	Channarayapatna Circle.	1. Channarayapatna ...	42	Channaraya- patna.	.. S. Basappa
	<i>Tumkur District.</i>	IV.—TUMKUR DIVISION.			
18	Tumkur Circle ...	1. Tumkur. 2. Koratagere Sub- Taluk.	69	Tumkur ...	.. B. S. Rangavittal.
19	Madhugiri Circle ...	1. Madhugiri. 2. Sira. 3. Pava- gada.	83	Madhugiri...	.. A. Swami Rao.
20	Tiptur Circle ...	1. Tiptur. 2. Chiknayakanhalli	55	Tiptur ...	.. M. S. Srinivasiengar.
21	Kunigal Circle ...	1. Kunigal. 2. Gubbi. 3. Turu- vekere Sub-Taluk.	73	Kunigal ...	.. C. Venkatachallam Chetty.
	<i>Chitaldrug District.</i>				
22	Chitaldrug Circle ...	1. Chitaldrug. 2. Challakere. 3. Molakalmuru.	67	Chitaldrug.	.. M. S. Surappa, B.A.

APPENDIX A.—*concl'd.*

Sl. No.	Name of Circle	Taluks included	Number of Societies	Headquarters	Name of the Inspector in charge
23	Hosdurga Circle ...	1. Hosdurga. 2. Holalkere	44	Hosdurga ...	Mr. B. Ramachandra Sastry.
24	Davangere Circle ...	3. Hiriyur. 1. Davangere. 2. Jagalur. 3. Harihar Sub-Taluk.	59	Davangere ..	„ S. Venktaramiah, B.A.
	<i>Shimoga District.</i>	V.—SHIMOGA DIVISION.			
25	Shimoga Circle ...	1. Shimoga. 2. Tirthahalli. 3. Honnali. 4. Kumsi Sub-Taluk.	73	Shimoga ..	„ M. Sundararajengar, B.A.
26	Channagiri Circle ...	1. Channagiri Taluk	58	Channagiri.	„ G. Chandrasekhara Sastry, B.A.
27	Shikarpur Circle ...	1. Shikarpur. 2. Sorab	46	Shikarpur ...	„ G. Seshadriengar, B.A.
28	Sagar Circle ...	1. Sagar. 2. Nagar	51	Sagar ...	„ T. V. Srinivasiah.
	<i>Kadur District</i>				
29	Chikmagalur Circle ...	1. Chikmagalur. 2. Mudgere. 3. Kadur.	67	Chikmagalur	„ K. Subbaraya Jois.
30	Tarikere Circle ...	1. Tarikere. 2. Koppa. 3. Narasimharajapur. Sub-Taluk 4. Sringeri Jahgir.	63	Tarikere ...	„ B. W. Krishnamurthy.

APPENDIX B.

List of Honorary Supervisors of Co-operative Societies working in the Department as on 30th June 1928.

Serial No.	Name of Supervisor	Taluk
* 1	Mr. L. Sankar Ramiah	Goribidnur.
2	„ M. N. Shamiah	Srinivasapur.
3	„ P. Subba Rao	Chikballapur.
4	„ M. V. Rudriah	Malur.
5	„ H. Appaji Rao	Kolar.
6	„ H. Subba Rao	Dodballapur.
7	„ B. Krishnamurthi Rao	Bangalore.
8	„ N. Seetharamiah	Nelamangala.
9	„ K. Nagappa	Chintamani.
10	„ Dharaneendriah	Mandya.
11	„ T. Basappa	Nagamangala.
12	„ A. Suryanarayana	Arkalgud.
13	„ Venkatasubbiah	Hassan and Alur.
14	„ Lakshminaranappa	Heggaddevankoto.
15	„ Srikantiah	Yelandur and Nanjangud.
16	„ G. Rama Sastry	Tumkur and Koratagere Sub-Taluks.
17	„ Narasinga Rao	Madhugiri.
18	„ A. Subba Rao	Pavagada Taluk.
19	„ Bhimanna	Sira Taluk.
20	„ Lakshminaranappa	Holalkere.
21	„ Seshagiri Rao	Harihar Sub-Taluk.
22	„ K. Parameshwariah	Kadur Taluk.
23	„ Annaji Seetharam	Shikarpur and Sorab Taluks.

APPENDIX C.

List of Honorary Organizers of Co-operative Societies working in the Department as on 30th June 1928.

Serial No.	Name of Organizer	District
1	Mr. S. Narayana Rao, (Retired Assistant Commissioner)	Bangalore District.
2	" O. Seethapathi Rao	Bangalore, Anekal, Hoskote and Devanhalli Taluks.
3	" S. Venkateshaya, B.A., B.L., (Advocate, Hassan).	Hassan District.
4	" A. Ananthiah, Pleader, Shimoga	Shimoga do
5	" D. Kongadiappa, Doddaballapur	Bangalore District for work of Depressed Classes.
6	" Siddalingadevaru	Mysore District.
7	" T. Krishna Rao	do

STATE
Operations of

Classification		CENTRAL BANKS.													Operations of	
Number of Members of societies holding shares in Central Banks	No. of affiliated societies holding shares in Central Banks	Loans made during the year to	Receipts from loans and deposits repaid during the year by	Loans due by	Individuals	Societies	Central credit	Agricultural credit	Non-Agricultural credit	Others	Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1. The Bangalore Central Co-operative Bank, Limited.	760	122	4	103	15	...	4,69,179	1,912	3,09,512	12,42,229	8,62,814	2,41,086	11,59,660	14,668	10,960	44,813
2. The Mysore Provincial Co-operative Apex Bank, Limited.	353	710	10	613	87	...	...	4,98,956	...	11,25,970	...	...	...	...	...	...
3. The Magadi Federal Co-operative Banking Union, Limited.	10	12	...	13	...	...	...	...	...	1,747	...	...	...	...	...	...
4. The Nelamangala Federal Co-operative Banking Union, Limited.	12	8	...	9	...	...	...	...	...	600	...	...	...	...	...	...
5. The Tumkur District Central Co-operative Bank, Limited.	19	19	...	16	1	...	...	5,000	...	5,742	...	...	...	...	...	...
6. The Kottagere Federal Co-operative Banking Union, Limited.	10	4	...	3	1	...	...	...	...	296	...	...	...	...	...	...
7. The Srirangapatna Federal Co-operative Banking Union, Limited.	13	7	...	6	1	...	...	...	...	1,747	...	...	...	...	...	...
8. The Madhugiri Federal Co-operative Banking Union, Limited.	11	6	...	7	1	...	...	...	...	...	...	...	...	...	...	...
9. The Pavagada Federal Co-operative Banking Union, Limited.	16	6	...	7	1	...	...	...	...	360	...	...	...	...	...	...
10. The Kumbhalgarh Federal Co-operative Banking Union, Limited.	6	15	...	13	2	...	...	...	...	50	...	...	...	...	...	...
11. The Mysore District Central Co-operative Bank, Limited.	134	96	...	26	1	...	13,026	...	24,113	9,596	22,453	43,511	...	...	...	...
12. The Hassan District Central Co-operative Bank, Limited.	20	50	...	46	4	...	...	1	...	110	...	...	...	...	...	...
13. The Channarayana Federal Co-operative Banking Union, Limited.	16	14	...	14	...	...	...	...	...	...	...	...	...	...	...	...
14. The Shimoga District Co-operative Bank, Limited.	7	31	...	31	...	...	...	...	...	190	...	1,050	...	...	...	...
15. The Channarayana Federal Co-operative Banking Union, Limited.	29	11	...	11	...	...	...	...	...	420	...	4,719	...	...	...	...
16. The Kadur District Co-operative Bank, Limited.	8	27	...	26	1	...	...	...	...	853	...	2,199	...	...	...	...
17. The Kadur Federal Co-operative Banking Union, Limited.	1	4	...	...	3	1	...	...	...	...	...	...	...	...	...	...
Total Central Banks	1,424	1074	14	941	118	1	4,72,205	5,05,899	8,93,625	23,80,562	8,75,267	16,74,089	...	...	...	...
Total Previous year	1,980	1003	6	671	123	...	3,35,379	3,17,892	3,60,244	1,50,105	7,86,664	12,80,873	...	...	...	...

MENT A

Central Banks.

Loans and deposits received during the year from			Sales of goods to members Purchase of members' products	Cost of management	Share capital paid up	Loans and deposits held at the end of the year from				Reserve and other funds	Working capital	Profit and loss of the year	Usual dividend paid on shares	Most usual rate of interest		Uncalled and subscribed share capital	Remarks	
Individuals	Central Banks	Primary Societies				Individuals	Societies	Provincial or Central Banks	Government					On borrowings	On lendings			
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
9,52,878	11,66,193	1,17,695		15,666	3,03,918	11,04,963	27,244	...	...	2,24,208	16,59,633	+49,800	Per cent 10	Per cent 7	Per cent 10	96,382		
11,01,678	10,01,307	5,17,395		12,416	1,76,161	18,07,182	3,32,642	17,500	...	64,461	18,97,896	+20,670	6½	7	8½	1,95,999		
...	...	...		...	1,062	662	...	13,684	...	73	15,481	...	...	...	...	...	...	
...	...	...		...	1,229	...	...	7,760	...	12	9,091	...	...	...	...	...	...	
19,158	...	...		300	4,531	45,613	15,603	...	...	3,258	69,035	+599	6½ to 9½	4 to 7½	8½	...	...	
113	...	...		...	...	...	...	...	...	175	175	+41	do	do	...	...	...	
...	...	...		5	570	6,148	...	13,94	...	352	8,464	-116	do	do	...	...	...	
...	...	...		...	180	14	...	...	...	221	415	...	do	...	...	...	...	
...	...	...		...	1,036	80	...	...	...	1,836	2,952	+261	do	4 to 7½	8½	...	...	
...	...	...		...	1,118	1,000	1,407	...	...	1,257	4,782	+156	do	do	o	...	...	
26,873	...	...		1,212	11,286	23,443	...	...	...	13,572	78,301	1,983	7	6	9	...	...	
...	...	...		...	4,296	550	847	3,694	...	2,605	11,992	-18	6½	5 to 7½	8½	...	...	
...	...	...		...	230	...	...	...	...	...	230	...	...	...	...	...	...	
...	...	626		9	2,187	...	1,231	...	...	102	3,520	+43	7½	...	8½	...	...	
...	...	...		4	2,125	40	4,159	...	...	434	6,758	+3	7½	...	9½	...	...	
...	...	...		...	2,438	590	...	...	...	731	3,749	+208	5 to 6½	8%	8½	...	...	
125	...	294		...	67	...	94	...	...	199	360	...	...	...	...	...	...	
21,00,820	21,67,500	6,36,000		29,012	5,42,484	21,89,553	3,83,227	41,032	...	3,13,496	37,72,751	+73,665	...	...	...	2,91,121		
16,06,990	...	3,91,329		22,416	5,30,020	20,15,637	2,59,070	29,806	...	2,83,938	81,18,591	+78,673	...	...	...	2,90,249		

STATE
Operations of

Classification	Number of societies	Number of members	Loans made during the year to		Receipts from Loans and deposits repaid during the year by		Loans due by			Loans and deposits received during the year from			Sale of goods to members
			Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Of which overdue	Banks and Societies	Individuals	Central banks	Primary Societies	
1	2	3	4	5	6	7	8	9	10	11	12	13	14
CLASS I.—CREDIT.													
(a) Limited.—													
Bangalore District ...	13	1,613	96,583	...	75,823	...	1,69,831	53,872	...	57,114	9,075	...	3,274
Kolar do ...	18	1,147	33,802	...	29,540	...	80,153	26,520	...	6,647	430	...	83
Tumkur do ...	5	333	18,911	...	14,977	...	31,192	9,750	...	3,435	...	...	7
Mysore do ...	11	1,183	1,14,923	...	1,15,004	...	1,24,939	42,345	...	19,708	...	...	...
Hassan do ...	2	195	21,185	...	18,053	...	25,974	12,675	...	5,155	...	...	...
Shimoga do ...	1	174	4,089	...	4,164	...	5,203	2,706	...	1,215	...	...	...
Kadur do ...	...	...	...	...	...	...	...	...	...	...	...	...	...
Chitaldrug do ...	2	31	500	...	485	...	790	950	...	...	...	...	...
Total Limited ...	52	4,726	2,89,493	...	2,57,996	...	4,38,082	1,48,218	...	93,264	9,505	...	8,864
(b) Unlimited.—													
Bangalore District ...	265	8,512	2,03,036	...	1,24,358	...	6,86,193	2,92,730	...	32,400	1,02,592	*5,200	789
Kolar do ...	115	3,900	1,10,783	...	79,311	...	2,40,049	59,518	...	16,794	32,482	...	1,341
Tumkur do ...	223	10,120	1,91,877	...	1,08,931	...	6,62,298	2,03,872	...	21,308	68,659	105	55
Mysore do ...	171	5,857	1,78,891	...	1,21,310	...	3,23,264	88,140	...	40,928	29,462	...	2,020
Hassan do ...	163	6,053	1,03,204	...	66,711	...	2,04,161	1,36,750	...	17,478	84,360	...	10,514
Shimoga do ...	174	6,601	1,78,531	...	1,37,930	...	2,79,018	95,774	...	29,171	96,252	*350	918
Kadur do ...	81	4,752	1,82,875	...	1,49,743	...	2,57,942	74,959	...	43,821	26,550	...	3,880
Chitaldrug do ...	134	3,703	63,107	...	33,396	...	1,85,556	76,251	...	3,239	23,050	...	...
Total Unlimited ...	1,334	49,571	12,12,304	...	8,86,690	...	27,84,491	10,26,988	...	2,04,689	8,53,407	5,655	19,467
Total Class I ...	1,386	54,297	15,01,802	...	11,44,686	...	32,22,578	11,75,206	...	2,97,903	8,62,912	5,655	22,831
Total Previous year ...	1,284	49,933	12,60,323	...	10,29,688	...	28,39,362	9,85,493	...	1,76,776	2,49,575	680	7,257
CLASS II.—PURCHASE AND PURCHASE AND SALE.													
(a) Limited.—													
Bangalore District ...	3	67	75	...	95	...	635	300	...	1	...	...	1,495
Kolar do ...	2	31	...	...	...	...	141	...	...	...	...	...	753
Tumkur do ...	2	60	...	...	...	...	...	...	...	...	...	...	...
Mysore do ...	3	36	...	...	...	...	60	...	...	...	...	...	...
Hassan do ...	4	48	...	...	...	...	...	...	...	...	...	...	...
Shimoga do ...	2	45	...	...	...	...	...	...	...	...	...	...	136
Kadur do ...	10	327	7,619	...	10,136	...	20,331	6,530	...	15,568	14,746	...	15,574
Chitaldrug do ...	1	15	...	...	...	...	...	...	...	...	...	...	...
Total Limited ...	27	629	7,694	...	10,231	...	21,167	6,830	...	15,564	14,746	...	17,958
(b) Unlimited.—													
Bangalore District ...	8	96	457	...	555	...	425	100	...	...	...	...	4
Kolar do ...	4	59	...	...	344	...	852	...	...	...	...	...	51
Shimoga do ...	7	40	566	...	1,523	...	1,071	...	...	2,581	...	750	8,132
Chitaldrug do ...	3	37	...	...	...	...	1,200	1,200	...	...	...	...	...
Total Unlimited ...	22	382	1,023	...	2,422	...	3,048	1,900	...	2,581	...	750	8,187
Total Class II ...	49	961	8,717	...	12,653	...	24,215	8,130	...	18,145	14,746	750	26,145
Total Previous year ...	52	997	10,680	...	24,493	...	23,331	10,604	...	23,845	...	...	1,629
CLASS III.—PRODUCTION.													
(a) Limited.—													
Tumkur District ...	1	11	...	...	...	...	...	...	...	...	...	...	...
Total Limited ...	1	11	...	...	...	...	...	...	...	...	...	...	...
Total Class III ...	1	11	...	...	...	...	...	...	...	...	...	...	...
Total Previous year ...	1	11	...	...	...	...	...	...	...	...	...	...	...
CLASS IV.—PRODUCTION AND SALE.													
(a) Limited.—													
Shimoga District ...	2	24	167	...	...	...	168	...	...	...	...	...	...
Kolar do ...	1	13	...	...	...	...	...	...	...	...	...	...	...
Total Limited ...	3	37	167	...	...	...	168	...	...	...	...	...	...
(b) Unlimited.—													
Bangalore District ...	2	77	24	...	24	...	1,776	1,776	...	...	...	...	238
Tumkur do ...	2	23	...	...	...	...	...	...	...	...	...	...	...
Total Unlimited ...	4	100	24	...	24	...	1,776	1,776	...	...	...	...	238
Total Class IV ...	7	137	191	...	24	...	1,944	1,776	...	...	...	...	238
Total Previous year ...	22	34	848	...	407	...	3,780	1,068	...	6	...	...	1,098

47

Operations of

[illegible]

MENT B—*concl'd.*

Agricultural Societies.

Purchase of mem- bers' products	Cost of manage- ment	Share capital paid up	Loans and deposits held at the end of the year from					Reserve Fund	Working capital	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of interest		Remarks
			Members	Non- members	Soc- ieties	Provincial or Central Banks	Gov- ernment					On borrow- ings	On lend- ings	
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
...	...	1,678	49	...	...	...	...	162	1,909	+228	Per Cent 10	Per Cent 12	Per Cent 15	
...	3	1,078	8	...	...	...	...	2,776	3,462	+57	7½	4 to 9½	9 to 13½	
...	...	...	...	...	...	...	...	...	...	...	...	...	...	
...	17	10,046	...	...	...	...	...	3,536	13,634	+533	10	8½	...	9 to 10
...	...	2,554	...	112	...	...	...	220	2,817	+113	7½	do	...	...
...	30	3,012	69	...	...	43	...	513	3,534	+124	6 to 9½	4 to 8½	9 to 12	
...	50	18,363	126	112	...	43	...	7,227	25,876	+1,055	10	12	15	
...	...	636	150	...	...	...	...	48	786	+40	...	...	...	
...	...	...	...	...	...	...	...	...	...	...	...	...	...	
...	...	638	100	...	...	...	...	48	786	+40	...	...	...	
...	50	19,006	256	112	...	43	...	7,275	26,662	+1,095	...	...	...	
...	63	15,063	79	223	...	...	5,000	2,601	23,533	+1,154	...	...	...	
21,728	23,367	11,21,422	2,19,738	1,87,574	...	11,78,694	35,842	7,10,404	84,56,674	1,47,790	...	...	...	

STATE-
Operations of Non-

Classification	Number of societies	Number of members	Loans made during the year to		Receipts from loans and deposits repaid during the year by		Loans due by			Loans and deposits received during the year from			Sale of goods to members	Purchase of members' products
			Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Of which overdue	Banks and Societies	Individuals	Central Banks	Primary Societies		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
CLASS I—CREDIT.														
(a) Limited—														
Bangalore District ...	40	8,001	16,77,527	...	12,49,351	...	15,53,235	3,18,320	...	16,95,941	97,000	1,000*	1,76,803	1,47,107
Kolar do ...	14	4,019	5,14,435	...	4,52,490	...	4,68,651	60,890	...	2,38,622	...	63	1,309	342
Tumkur do ...	28	4,553	2,50,747	...	2,26,061	...	4,43,781	1,23,289	...	2,01,246	14,817	5,975	40,168	39,511
Mysore do ...	47	9,124	14,94,935	...	14,42,352	...	7,07,735	1,35,100	...	5,56,695	3,630	...	1,013	...
Hassan do ...	16	2,677	2,71,516	...	2,62,180	...	2,6,693	1,26,090	...	1,41,208	...	...	40,135	38,201
Shimoga do ...	15	2,696	3,10,695	...	2,44,751	...	4,10,067	1,99,760	...	1,47,653	...	1,567	2,125	2,548
Kadur do ...	15	1,345	1,20,021	...	1,17,264	...	1,83,240	44,677	...	61,982	500	10,966	10,263	...
Chitaldrug do ...	12	1,491	52,399	...	46,038	...	83,358	86,750	...	29,402	...	...	...	...
Total Limited ...	133	34,426	47,22,275	...	40,40,512	14,326	41,12,316	10,66,776	...	30,76,849	1,15,917	18,576	2,71,822	2,27,809
(b) Unlimited—														
Bangalore District ...	5	233	2,194	...	927	...	9,465	4,000	...	93	...	1,000*	...	...
Total Unlimited ...	5	233	2,194	...	927	...	9,465	4,000	...	93	...	1,000	...	...
Total Class I ...	138	34,659	47,24,469	...	40,41,439	14,326	41,21,775	10,70,776	...	30,76,942	1,15,917	19,576	2,71,822	2,27,809
Total Previous year ...	181	32,320	41,29,438	...	37,63,889	14,186	36,70,816	7,47,129	...	25,14,902	26,552	15,965	2,44,754	1,37,970
CLASS II—PURCHASE AND PURCHASE AND SALE.														
(a) Limited—														
Bangalore District ...	23	50,93	2,36,063	...	2,61,209	...	2,09,990	65,290	...	1,95,835	300	500*	4,16,385	3,92,825
Kolar do ...	2	104	1,358	...	1,441	...	1,020	80	...	...	...	...	7,700	7,002
Tumkur do ...	3	83	...	...	26	...	760	445	...	468	...	...	19,16	2,397
Mysore do ...	22	8,437	4,67,645	...	4,81,917	...	2,51,997	73,104	...	1,51,560	800	...	61,644	...
Hassan do ...	4	177	...	...	...	...	2,048	2,048	...	...	...	...	751	948
Shimoga do ...	6	205	...	...	...	...	113	...	...	116	...	...	4,450	1,901
Kadur do ...	4	42	...	...	...	...	471	471	...	...	...	...	...	...
Chitaldrug do ...	3	91	...	...	...	...	8,534	39,50	...	...	...	...	1,025	1,247
Total Limited ...	67	9,235	6,95,086	...	7,47,593	...	4,74,933	1,45,608	...	3,47,479	1,100	500	5,11,931	3,46,770
(b) Unlimited—														
Kolar District ...	1	28	Not working.	...	...	...	...	...	...	...	...	...	...	...
Total Unlimited ...	1	28	...	...	...	...	...	...	...	...	...	...	...	...
Total Class II ...	68	9,263	6,95,086	...	7,47,593	...	4,74,933	1,45,608	...	3,47,479	1,100	500	5,11,931	3,46,770
Total Previous year ...	67	8,293	5,97,039	...	5,86,035	...	3,59,306	99,684	...	2,90,576	...	239	6,23,495	3,28,171
CLASS IV—PRODUCTION AND SALE.														
(a) Limited—														
Bangalore District ...	7	506	6,713	...	7,798	...	427	...	...	31,350	688	2,500*	96,509	79,246
Kolar do ...	3	162	10,100	...	9,216	...	...	...	...	5,000	...	...	2,938	2,440
Mysore do ...	7	316	27,999	...	24,535	...	16,590	9,200	...	99,736	...	...	1,04,247	1,01,881
Hassan do ...	1	63	...	...	...	...	...	...	...	...	...	...	...	157
Shimoga do ...	1	66	...	...	...	...	92	...	...	...	...	...	...	...
Kadur do ...	1	11	...	...	...	...	...	...	...	...	...	...	70	...
Chitaldrug do ...	2	84	550	...	915	...	2,261	950	...	...	...	...	19	38
Total Limited ...	22	1,208	45,422	...	42,459	...	13,370	10,150	...	1,36,236	888	2,500	2,03,763	1,83,762
(b) Unlimited—														
Bangalore District ...	2	38	634	...	510	...	2,221	2,221	...	...	...	1,000*	4,521	5,629
Kolar do ...	4	229	8	...	238	...	...	...	...	...	...	...	8,008	4,004
Tumkur do ...	9	212	642	...	737	...	3,069	1,749	...	...	...	...	696	...
Mysore do ...	38	616	6,842	...	8,173	...	10,906	4,105	...	82	...	...	1,996	2,384
Hassan do ...	7	259	...	...	...	...	754	754	...	721	...	...	8,593	2,744
Shimoga do ...	4	112	3,002	...	809	...	3,999	1,976	...	37	...	...	...	...
Kadur do ...	1	34	4,115	...	2,040	...	2,080	47	...	606	1,800	...	...	...
Chitaldrug do ...	3	86	2,798	...	2,059	...	3,052	1,250	...	514	...	422	3,049	4,380
Total Unlimited ...	68	1,616	18,041	...	10,466	...	26,051	12,102	...	1,960	1,800	1,422	17,117	1,9091
Total Class IV ...	90	2,824	63,463	...	52,925	...	45,421	22,252	...	1,38,196	2,688	3,922	2,20,900	2,02,853
Total Previous year ...	64	2,012	87,665	...	1,18,028	...	53,032	17,266	...	88,768	17,542	1,550	4,22,034	2,25,212
CLASS VI—OTHERS.														
(a) Limited—														
Bangalore District ...	1	212	...	...	...	...	...	...	...	...	...	...	...	...
Hassan do ...	1	49	...	...	...	...	...	...	...	...	...	...	...	...
Total Limited ...	2	261	...	...	...	...	...	...	...	...	...	...	...	...
Total Class VI ...	2	261	...	...	...	...	...	...	...	...	...	...	...	...
Total Previous year ...	3	218	...	...	...	...	...	...	...	...	...	500	...	...
Grand Total ...	347	47,007	54,83,018	...	48,41,957	14,326	46,42,129	12,38,636	...	35,61,617	1,13,706	23,938	10,04,651	7,77,432

(Government).

MENT C.
Agricultural Societies.

Cost of management	Share Capital paid up	Loans and deposits held at the end of the year from					Reserve Fund	Working Capital	Profit and loss for the year	Usual dividends paid on shares	Most usual rate of interest on		Remarks
		Members	Non-members	Societies	Provincial or Central Banks	Government					On borrowings	On lendings	
16	17	18	19	20	21	22	23	24	25	26	27	28	29
										Per cent	Per cent	Per cent	
20,470	5,49,571	6,38,450	3,76,355	...	1,66,300	2,000	1,86,550	19,19,226	+54,142	...	...	...	
5,523	2,72,853	1,30,757	11,453	...	345	...	1,03,918	5,21,326	+30,785	6½ to 7½	5 to 7½	9 to 12	
6,974	2,12,635	1,13,761	55,907	...	37,258	150	1,65,808	5,85,048	+25,898	7½ to 9	4½ to 8½	9½ to 13½	
13,133	3,63,851	1,93,402	1,23,119	...	3,000	68,868	39,478	8,46,214	+41,858	9	9	9	
8,726	1,67,184	85,438	6,734	...	...	...	60,513	3,06,874	+18,615	6 to 9	9	9 to 12	
2,433	1,90,240	72,151	52,952	...	1,249	85,386	60,207	4,62,755	+25,009	10	8½	9 to 10	
2,489	1,47,837	23,718	18,643	...	500	...	52,238	2,42,936	+16,211	9	8½	9 to 12	
1,595	88,850	15,536	...	...	...	...	28,586	82,972	+5,586	6 to 7½	4 to 8½	9 to 12	
58,349	19,22,521	12,78,213	6,45,163	...	2,08,682	1,57,004	7,58,798	49,70,381	+2,18,134	...	...	...	
270	2,739	83	610	...	1,533	1,000	2,648	8,613	144	...	...	...	
270	2,739	83	610	...	1,533	1,000	2,643	8,613	144	...	...	...	
56,619	19,25,260	12,78,296	6,45,773	...	2,10,220	1,69,004	7,61,411	49,78,994	+2,18,275	...	...	...	
52,225	17,58,104	9,93,264	5,43,633	33,852	1,29,163	1,97,157	7,58,358	43,48,566	+2,04,553	...	...	...	
24,756	1,32,606	2,17,182	24,584	...	3,037	1,000	44,214	4,22,533	+16,367	6½ to 7½	5 to 7½	9 to 12	
62	1,374	100	...	...	...	...	205	1,673	+226	7½ to 9	4½ to 8½	9½ to 13½	
55	1,003	472	...	...	...	...	39	1,519	+128	8	8½	9	
9,363	1,36,198	81,076	45,723	...	800	950	38,480	3,03,223	+19,110	6 to 9	9	9 to 12	
86	2,148	656	40	...	...	700	72	3,516	+169	10	8½	9 to 10	
8	1,973	138	216	...	...	...	75	2,407	+190	9	8½	9 to 12	
...	269	42	...	...	...	...	154	406	+85	9	8½	9 to 12	
66	1,459	4,003	...	...	...	...	3,111	8,572	+75	6 to 7½	4 to 8½	9 to 12	
84,391	2,77,041	3,03,568	70,569	...	3,607	2,650	86,350	7,43,975	+36,275	...	...	...	
...	...	...	...	...	...	...	...	...	...	...	...	...	
...	...	...	...	...	...	...	...	...	...	...	...	...	
34,391	2,77,041	3,03,568	70,569	...	3,607	2,650	86,350	7,43,975	+36,275	...	...	...	
20,692	2,66,851	1,88,861	69,147	8	1,827	1,260	78,669	6,06,766	+82,274	...	...	...	
1,441	12,186	85	42	...	4,845	3,333	6,894	27,865	+1,663	6½ to 7½	5	12	
811	5,245	1,742	...	...	...	2,100	303	9,291	+695	9	7½	9	
2,685	24,188	1,692	5,425	...	...	...	28,637	59,936	+7,198	...	...	9 to 10	
...	2,010	1,283	...	...	...	...	...	3,293	...	10	8½	9 to 12	
...	269	85	...	...	...	...	...	304	+36	9	8½	9 to 12	
...	19	...	...	150	...	1,000	...	163	...	6 to 7½	4 to 8½	9 to 12	
88	1,390	148	434	...	...	...	1,482	4,405	-137	...	...	...	
4,425	45,302	4,985	6,901	150	4,845	6,343	37,266	1,04,783	+9,255	...	...	...	
8	823	1	...	...	...	667	145	1,636	+58	6½ to 7½	5	12	
78	1,005	170	...	...	...	2,000	138	3,143	+172	7½ to 9	4½ to 8½	9½ to 13½	
139	2,414	74	647	...	...	1,500	637	5,478	+252	7½	8½	9	
247	7,226	6	...	...	191	4,573	3,851	16,922	+294	6 to 9	9	9 to 12	
102	3,920	1,433	37	...	...	500	1,691	7,551	+93	7½	8½	9 to 10	
139	1,258	311	135	...	1,800	250	2,185	5,889	+506	9	8½	9 to 12	
22	1,760	...	...	...	...	...	28	1,788	+276	6 to 7½	4 to 8½	9 to 12	
71	2,847	4	300	422	...	1,000	36	4,609	+540	...	...	...	
806	21,253	1,993	1,125	423	1,991	10,540	8,721	46,046	+2,191	...	...	...	
5,231	66,555	6,978	7,026	572	6,836	16,873	45,957	1,50,829	+11,446	...	...	...	
4,559	63,427	5,355	16,544	...	10,776	7,317	44,418	1,55,650	+8,663	...	...	...	
...	...	...	...	...	...	...	...	...	...	...	...	...	
...	...	...	...	...	...	...	...	...	...	...	...	...	
...	...	...	...	...	...	...	...	...	...	...	...	...	
...	...	...	...	...	...	...	...	...	...	...	...	...	
...	15	...	...	...	...	500	...	515	...	...	...	...	
96,241	22,68,856	15,88,842	7,23,353	572	2,20,863	1,77,527	8,93,778	58,73,998	2,65,999	...	...	...	

STATEMENT D.

Operations of Unions.

Nil.

STATEMENT E.

Operations of Insurance Societies.

Nil.

STATEMENT F.

Operations of Central Re-Insurance Societies.

Nil.

STATEMENT G—concd.

Disbursements																		
Classification	Loans and Deposits repaid to				Loans to		Societies	Expenses						Grand total of disbursements including closing balance columns (16-23, 29 and 30)	Remarks			
	Non-members and members in an individual capacity	Provincial and Central Banks	Societies	Government	Individual members	Provincial and Central Banks		Interest paid on Loans and Deposits	Dividend and bonus paid	Stock bought	Establishment and Contingencies	Other items	Total expenses (columns 21-28)					
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32			
CENTRAL BANKS.																		
BANGALORE DISTRICT.																		
The Bangalore Central Co-operative Bank, Ltd.	9,58,762	12,41,193	1,24,278	...	4,59,179	...	1,942	63,652	8,453	...	15,086	1,55,994	2,70,171	1,27,559	29,95,954			
The Mysore Provincial Co-operative Apex Bank, Ltd.	6,24,785	12,82,271	3,61,661	...	...	...	4,98,956	75,689	9,950	...	15,281	11,552	1,12,512	12,276	28,96,007			
The Madadi Federal Co-operative Banking Union, Ltd.	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...			
The Nalamangala Federal Co-operative Banking Union, Ltd.	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...			
TUMKUR DISTRICT.																		
The Tumkur District Central Co-operative Bank, Ltd.	9,879	...	...	...	...	...	5,000	3,216	339	...	300	18,009	16,864	4,014	35,757			
The Koratagere Federal Co-operative Banking Union, Ltd.	...	...	...	...	...	...	...	...	199	...	...	269	468	...	758			
The Sira Federal Co-operative Banking Union, Ltd.	10,047	2,016	...	...	...	...	...	1,168	...	...	6	2,237	3,411	1,589	17,173			
The Madhugiri Federal Co-operative Banking Union, Ltd.	...	...	...	...	...	...	...	...	...	...	...	...	...	61	873			
The Pavagada Federal Co-operative Banking Union, Ltd.	188	...	...	...	...	...	...	17	...	...	...	538	550	140	873			
The Kunigal Federal Co-operative Banking Union, Ltd.	...	...	...	...	...	...	...	70	...	...	...	...	70	302	372			
MYSORE DISTRICT.																		
The Mysore District Central Co-operative Bank, Ltd.	37,907	...	...	...	18,026	...	...	2,587	4,263	...	744	14,082	21,676	1,307	78,169			
HASSAN DISTRICT.																		
The Hassan District Central Co-operative Bank, Ltd.	...	...	...	...	...	...	...	...	...	...	...	19	...	87	167			
The Channarayana Federal Co-operative Banking Union, Limited.	...	110	...	...	...	...	1	...	...	...	...	...	...	...	...			
SHIMOGA DISTRICT.																		
The Shimoga District Central Co-operative Bank, Ltd.	...	...	1,165	...	...	...	...	...	...	...	...	9	9	237	1,411			
The Channagiri Federal Co-operative Banking Union, Ltd.	634	200	...	...	...	...	...	...	8	...	62	165	235	119	1,338			
KADUR DISTRICT.																		
The Kadur District Central Co-operative Bank, Ltd., Chikmagalur.	100	...	...	...	...	...	...	5	40	...	1	1,211	1,257	...	1,467			
The Kadur Federal Co-operative Banking Union, Ltd.	125	...	198	...	...	...	...	...	13	...	20	806	389	177	904			
Total Central Banks	16,42,822	23,25,790	4,87,302	...	4,72,205	...	5,05,539	1,51,404	45,311	...	31,450	1,99,886	4,27,581	1,48,546	60,81,279			

STATEMENT H.—Central Banks—Balance Sheet.

Classification	Assets								Liabilities	
	Cash in hand and Bank	Market value of investments	Loans due by members Individuals	Loans due by Banks and Societies	Interest accrued to the Bank	Present value of stock in hand	Other Items	Total	Loans and deposits from members and non members in an individual capacity	Loans and deposits from Provincial and Central Banks
1	2	3	4	5	6	7	8	9	10	11
CENTRAL BANKS.										
BANGALORE DISTRICT.										
The Bangalore Central Co-operative Bank, Limited	Rs. 1,27,559	Rs. 4,46,801	Rs. 8,52,814	Rs. 2,41,088	Rs. 92,345	Rs. ...	Rs. 5,331	Rs. 17,55,488	Rs. 11,04,268	Rs. 17,500
The Mysore Provincial Co-operative Apex Bank, Limited	1,75,917	4,45,161	...	11,59,560	46,860	...	1,06,381	19,63,829	13,07,182	13,684
The Madagadi Federal Co-operative Banking Union, Limited	14	661	...	14,688	...	...	509	15,772	662	...
The Nelamangala Federal Co-operative Banking Union, Limited	728	38	...	10,930	...	...	150	11,906	...	7,760
TUMKUR DISTRICT.										
The Tumkur District Central Co-operative Bank, Limited	4,014	14,173	...	44,813	7,447	...	180	70,627	45,643	...
The Kottagere Federal Co-operative Banking Union, Ltd.	1,835	2,154	...	4,718	41	...	178	9,763	6,148	1,394
The Sira do do	...	...	...	...	...	...	1,056	...	...	...
The Madhugiri Federal Co-operative Banking Union, Limited	61	83	...	244	...	...	123	611	14	...
The Pavagada Federal Co-operative Banking Union, Limited	140	1,857	...	2,830	...	...	11	4,338	80	...
The Kaniyal do do	564	...	...	4,184	8,008	...	187	7,868	1,000	...
MYSORE DISTRICT.										
The Mysore District Central Co-operative Bank, Limited	4,179	6,800	22,453	43,511	...	...	5,909	82,852	23,443	...
HASSAN DISTRICT.										
The Hassan District Central Co-operative Bank, Limited	329	205	...	9,576	1,767	...	605	12,492	550	3,694
The Channarayana Federal Co-operative Banking Union	87	283	...	...	...	...	...	270	...	...
SHIMOGA DISTRICT.										
The Shimoga District Central Co-operative Bank, Limited	238	2,609	...	1,050	...	...	4,616	8,897	...	...
The Channagiri Federal Co-operative Banking Union, Limited	699	302	...	4,719	...	...	...	10,296	40	...
KADUR DISTRICT.										
The Kadur District Co-operative Bank, Limited, Chikmagalur	...	2,164	...	...	...	...	...	4,890	580	...
The Kadur Federal Co-operative Banking Union, Limited	177	183	...	2,198	...	...	...	360	...	...
Total Central Banks ...	8,16,501	9,21,724	8,75,267	15,74,089	1,51,458	28	1,25,266	39,64,838	24,89,555	44,032

STATEMENT H.—concd.

Classification	Liabilities											Profit and Loss—(column 14) Profit and loss statement	Remarks
	Loans and Deposits from Societies	Loans from Government	Share Capital paid up	Interest due by the Bank	Cost of management	Other items	Reserve Fund	Other funds, e. g., building funds, etc.	Other undistributed profits carried forward	Total			
	12	13	14	15	16	17	18	19	20	21	22	23	
CENTRAL BANKS.													
BANGALORE DISTRICT.													
The Bangalore Central Co-operative Bank, Limited	27,244	...	3,03,919	41,538	200	11,208	1,39,986	81,220	...	17,16,028	+49,860		
The Mysore Provincial Co-operative Apex do	8,32,642	...	1,76,161	39,694	100	6,329	61,496	2,965	...	19,42,919	+20,670		
The Mysore Federal Co-operative Banking Union, Limited	...	...	1,002	110	...	181	78	...	...	16,772	...		
The Nelamangala do	...	...	1,229	518	...	2,387	12	...	...	11,906	...		
TUMKUR DISTRICT.													
The Tumkur District Central Co-operative Bank, Limited	...	...	4,531	167	...	827	3,258	...	...	70,028	+559		
The Koratagere Federal Co-operative Banking Union Ltd.	15,603	...	670	1,416	...	29	176	...	...	9,911	+41		
The Sira do	...	...	140	25	...	71	382	...	...	611	+146		
The Madhugiri do	...	...	1,036	270	...	915	1,753	...	...	4,137	+201		
The Pavagada do	1,407	...	1,118	298	...	1,257	1,257	...	1,408	7,732	+166		
The Kunigal do	...	...	...	...	...	...	...	...	...	...	...		
MYSORE DISTRICT.													
The Mysore District Central Co-operative Bank, Limited.	...	...	41,286	...	...	526	13,672	...	1,542	80,369	+1,988		
HASSAN DISTRICT.													
The Hassan District Central Co-operative Bank, Limited.	847	...	4,296	...	...	40	2,545	...	518	12,510	+18		
The Channarayana Federal Co-operative Banking Union.	...	...	230	...	...	...	...	...	...	270	...		
SHIMOGA DISTRICT.													
The Shimoga District Central Co-operative Bank, Limited.	1,231	...	2,187	...	...	297	102	...	32	3,649	+48		
The Channarayana Federal Co-operative Banking Union, Ltd.	4,159	...	2,126	2,713	...	762	431	...	...	10,258	+3		
KADUR DISTRICT.													
The Kadur District Co-operative Bank, Ltd., Chikmagalur	94	...	2,438	202	...	171	731	...	...	4,192	+268		
The Kadur Federal Co-operative Banking Union, Ltd.	...	...	67	...	...	...	199	...	...	360	...		
Total Central Banks	8,85,227	...	5,42,434	85,874	300	27,055	2,26,168	87,328	3,500	38,90,473	73,865		

TATEMENT I.—Central Banks—Profit and Loss.

Classification	Profit brought forward from last year	Profit				Loss						Total	Net profit or loss— (column 23 of Balance Sheet)	Amount of column 7 actually received	Amount of column 18 actually disbursed	Remarks
		By sale of goods to members	By purchase and sale of members' products	Other items	Total	Interest due	Cost of management paid and due	Provision for bad and doubtful debts	Depreciation of stock and buildings	(Other items)	Total					
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
CENTRAL BANKS.																
BANGALORE DISTRICT.																
The Bangalore Central Co-operative Bank, Limited...	3,688	1,35,360	...	...	4,949	1,43,907	74,322	15,086	...	...	4,749	94,137	+49,860	51,652	63,027	
The Mysore Provincial Co-operative Apex Bank, Limited	4,181	1,14,027	...	...	2,594	1,20,752	86,488	12,416	...	568	440	99,882	+30,870	78,992	60,148	
The Magadi Federal Co-operative Banking Union, Limited	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
The Nelamangala Federal Co-operative Banking Union, Limited.	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
TUMKUR DISTRICT.																
The Tumkur District Central Co-operative Bank, Limited	...	4,481	...	...	25	4,466	9,215	300	...	...	342	8,857	+599	4,431	3,856	
The Koratageri Federal Co-operative Banking Union, Limited.	...	41	...	...	14	41	...	...	...	...	...	...	+41	41	...	
The Sira Federal Co-operative Banking Union, Limited	...	1,505	...	...	...	1,519	1,660	5	...	...	...	1,665	—146	1,520	1,665	
The Madhugiri Federal Co-operative Banking Union, Limited	...	...	...	...	34	200	...	...	...	...	...	...	+201	201	...	
The Pavagada Federal Co-operative Banking Union, Limited	...	166	...	...	...	227	71	...	...	...	...	71	+156	227	71	
The Kunigal Federal Co-operative Banking Union, Limited	...	227	...	...	...	...	...	...	...	...	...	...	...	...	...	
MYSORE DISTRICT.																
The Mysore District Central Co-operative Bank, Limited	...	4,814	...	...	1,366	6,180	2,587	1,212	...	...	398	4,197	+1,983	...	...	
HASSAN DISTRICT.																
The Hassan District Central Co-operative Bank, Limited	...	...	...	...	...	1	...	...	...	...	19	19	—18	...	...	
The Channarayana Federal Co-operative Banking Union, Limited.	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
SHIMOGA DISTRICT.																
The Shimoga District Central Co-operative Bank, Limited	...	57	...	...	...	57	...	9	...	...	...	9	+48	57	5	
The Channagiri Federal Co-operative Banking, Limited	...	7	...	...	...	7	...	4	...	...	...	4	+8	7	...	
KADUR DISTRICT.																
The Kadur District Central Co-operative Bank, Ltd., Chikmagalur	...	268	...	...	11	279	...	...	...	...	11	11	+268	279	11	
The Kadur Federal Co-operative Banking Union, Limited	...	20	...	...	...	20	...	...	...	...	20	20	...	20	20	
Total Central Banks	7,819	2,50,926	...	...	8,994	2,77,736	1,68,323	29,012	...	588	5,979	2,03,872	+73,865	1,32,327	1,34,411	

WD 1565—GPB—1,005—28-2-29

No. 3926

Telegraphic Address:
"CO-OPERT"
BANGALORE

DEPARTMENT OF CO-OPERATION.
GOVERNMENT OF MYSORE.

OFFICE OF THE REGISTRAR OF CO-OPERATIVE SOCIETIES
IN MYSORE.

Dated, Bangalore, 20th January, 1930

FROM

K. H. RAMAYYA, ESQ., B.A., BAR-AT-LAW,
REGISTRAR OF CO-OPERATIVE SOCIETIES IN MYSORE,

TO

N. Rama Rao, Esq., B.A., B.L.,
Secretary to Government of Mysore,
Development Departments, Bangalore.

Sir,

With reference to para 12 of Government Order No.D.12691-12700/C.S.58-28-4 dated 31-5-1929 reviewing the report on the working of Co-operative Societies in Mysore for the year 1927-28, calling for a report on the working of Co-operative Grain Banks, I have the honour to state as follows:-

There are fifty seven Co-operative Grain Banks with a membership of 1728 and a working capital of grain of the value of about Rs.16,000/-. The object of these Institutions is to collect capital in the shape of grain from their members during the harvest season and lend it to them at cheap rates of interest (which is also recovered in the shape of grain) when the price of the grain goes up and the ryots are in need of grain for their domestic consumption. The loan of grain with interest thereon is recoverable during the next harvest season. These Grain Banks have not been able to do business on any appreciable scale for want of adequate facilities for storing the grain collected. Most of these Institutions have not got good granaries of their own, the grain collected being kept in the grain pits belonging to some well-to-do and influential member of the village. The one good Grain Bank, which is perhaps the best ^{in the State} ~~institute~~, is that at Kotta in the Sira Taluk. It has a membership of 160 and a paid-up share capital of 140 pallas of grain and has accumulated a reserve fund of about 50 pallas of grain. The successful working of this Institution is chiefly due to the fact that it has been able to own a good granary. Half the cost of constructing the granary was met out of the capital of the Bank, the other half being contributed

contributed by Government. Three other Grain Banks in the Channagiri Taluk viz., Channagiri, Belliganodu and Hirekögulur Grain Banks, have constructed their own granaries. I have more than once brought to the kind notice of Government that the chief difficulty in the way of the rapid progress and satisfactory working of these Institutions is the want of suitable granaries, for constructing which Government help is absolutely necessary. Otherwise, progress is bound to be slow and unsatisfactory.

About the utility of these Grain Banks, it is unnecessary to dwell. In addition to enabling the members to obtain loans of grain at reasonable rates of interest, they will, in the long run, pave the way for the Co-operative marketing of grain. Once a suitable place is secured for stocking the grain, the members may be persuaded to bring their grain meant for sale to the Bank and obtain an advance, if necessary, on the security thereof from the local credit society or from the Bank itself. For this purpose, necessary provisions may be made in the Byelaws and arrangements made for the collection of grain and its sale on the most advantageous terms.

I, therefore, beg to propose that Government may be pleased to sanction the following concessions to Co-operative Grain Banks:-

1. Free grant of a suitable site in the village for the construction of the granary according to the needs of the village.
2. A money grant to each Grain Bank of an amount equal to half the cost of constructing a suitable granary subject to a maximum of Rs.1000/- in any case.

3. For this purpose, Government, ^{may} be pleased to sanction a recurring grant of Rs.5,000/- each year and place it at the disposal of the Registrar.

I have the honour to be,
Sir,
Your most obedient servant,

CH Ramayya
Registrar.

Ch
10/1/30

SUBJECT.....

Diary No. of letter replied to 26/66.....

Sec 6

File No. 96-29

Serial No. 2

General and Revenue Secretariat

the

192

*Proceedings of the Government of
His Highness the Maharaja of Mysore.*

Date of issue.

5/4/P30

Signed by

~~W. C. H. H. H. H.~~

~~The V. S. Smith~~

Read - Vol. No 12 691-12700/cs. 58-184
of 31.5.29 reviewing the report
on the working of Co-operative
Societies in Mysore and request-
ing the Rep^r Cs. among other
things to investigate the causes
of the decline of grain Banks
and to suggest remedial measures.

May this be

- i Printed?
- ii treated as a standing order ?
- iii published in the Gazette,
English Part ?
- iv translated ?
- v placed at the disposal of the press ?
- vi published in the Gazette,
Kannada Part ?

2 Letter No 3526 G of 21/4/30 from
M. J. & Co. reporting that the
~~Order Threcon No.~~ ^{the Grain}
main want of ~~the~~ Bank is

~~the absence of good finances &~~
 suggests the grant of the following
 concessions:—

1. Free grant of ^{side} Smithall ~~in~~ in the Village for the Construction of a granary according to the need of the village food franchises.

2. money grant to each Gram Bank grant of a Contribution from an amount equal to help the cost for constructing the franchise of constructing a small granary up to a max. of Rs 1000 in any case; for other

purpose a recurring grant of Rs 5000
p.a. may be placed at the disposal
of the Regr.

Order No D 11137-548 574/30

Grants are placed at disposal
The sites may be given
for the construction of graveyards for poor people.
free wherever available.

~~The question of contributing~~
towards the cost of construction
may be considered
of these gravaries may be
if there are applications
taken up if applications for each
grave are received

Cl
7.3.20
For Secy to Govt
D. W. Dept

Rep^r to C.
The comp^r
in Prob of Dist Bd
in Sec of Dist Bd

15

The grant of free sites
is a matter for the V.P.
or the Councils concerned to decide
The question of a grant in
aid for the construction of
the Registrar is also decided
Gravaries may be constructed
to give a grant with existing land
of these are not to be constructed
The cost of a graveyard subject to a
maximum of Rs 250 in each case is
delegated to the
This concession is sanctioned
from 14th April 1930
for one year in the first instance,
and a sum of Rs 1000 will be provided
for the purpose in the budget of 1930-31.

Cl
1.4.30
W

List of enclosure.

Copied by

Examined by

24/5
5

**PROCEEDINGS OF THE GOVERNMENT OF HIS HIGHNESS
THE MAHARAJA OF MYSORE.**

Read:—

Development Order No. 12222-Devpt. 1-22-22-4 dated 21st May 1930 reviewing the report on the working of Co-operative Societies in Mysore and requesting the Registrar of Co-operative Societies among other things to investigate the reasons of the decline of grain banks and to suggest remedial measures.

2. Letter No. 2222-2, dated 21st January 1930 from the Registrar of Co-operative Societies reporting that the main want of the Grain Banks is good guarantee and suggesting the grant of the following concessions:

1. Free grant of a suitable site in the village for the construction of a granary according to the needs of the village.

2. A grant of Rs. 1,000 to each bank out of an amount equal to half the cost of constructing a suitable granary subject to a maximum of Rs. 1,000 in any case, for which purpose a recurring grant of Rs. 5,000 per annum may be placed at the disposal of the Registrar.

ORDER NO. 2. 11/37-54/CS. 22/6-28-2

Mysore Bangalore 570 April 1930.

The grant of free sites is a matter for the Village Panchayats or the ^{municipal} councils concerned to decide. In relation to the sanction of a grant-in-aid for the construction of granaries, the Registrar is authorised to give a grant in borrowing money of a sum not exceeding one half the cost of a granary subject to a maximum of Rs. 250 in each case. This concession is sanctioned for one year from 1st July 1930 in the first instance and a sum of Rs. 1,000 will be provided for the purpose in the budget of 1930-31.

S. Subramanyaswami

To

621 For Secretary to Government,
Development Department.

The Registrar of Co-operative Societies in Mysore.
The Comptroller to Government.
The Presidents of District Boards.
The Deputy Commissioners of Districts.